Rational Typewriting

REVISED EDITION

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Rational Typewriting

REVISED EDITION

HIGHEST AWARD AT THE PANAMA-PACIFIC INTERNATIONAL EXPOSITION

BY

RUPERT P. SoRELLE

AND IDA McLENAN CUTLER

COMPLETELY REWRITTEN AND RE-ARRANGED FOR A COMPLETE COURSE BY RUPERT P. SoRELLE

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The Rational Idea

"Not only in its details should education proceed from the simple to the complex, but in its ensemble also."

—HERBERT SPENCER

PREFACE TO THE REVISED EDITION

RATIONAL TYPEWRITING WAS AWARDED THE MEDAL OF HONOR AT THE PANAMA-PACIFIC INTERNATIONAL EXPOSITION

The Scientific Basis. — The art of typewriting has made tremendous strides since the first edition of Rational Typewriting made its appearance fifteen years ago, and we take justifiable pride in the fact that the method of learning the finger-board technique advocated in that book has been the most important factor in the notable gains in speed and accuracy, and especially in the *art of teaching the subject*, that have been made. Rational Typewriting struck out along an unbeaten path. It applied science and pedagogy to a subject that hitherto had been treated in a very haphazard way. The scientific basis of beginning the work in the central division of the keyboard, and the plan of developing an efficient technique through intensive exercises — features which have been perfected and retained in the present edition — have made it the most widely used textbook on the subject of typewriting ever published. The fact that a large majority of the winners in the International Typewriting Contests — the most rapid typists in the world — were trained by the Rational method proves the soundness of the Rational theory in a most convincing way.

Index Fingers First. — In view of the success of Rational Typewriting, little need be said about the central idea of this method of teaching typewriting. The student begins to operate with the index fingers which he can use readily and accurately, and proceeds gradually to the use of the little fingers, which are usually awkward and stiff, by a series of admirably graded and logically arranged fingering exercises. By beginning the writing with the index fingers the student is enabled to acquire a natural hand position and to make accurate use of the guide keys from the start. Freedom of movement and the elimination of waste motion are immediately secured. The student is encouraged and makes rapid progress from the first lesson because of the fact that he begins by doing something within the range of his practical accomplishment. When the proper time comes, the little fingers are trained to a proficiency equal to that of the index fingers by means of the word and sentence drills in which the use of these fingers predominates. In Rational Typewriting the student works from the simple to the complex by graduated steps.

An Intensive Method. — Moreover, each exercise has a definite value in the student's training; it conserves his energies by intensive drills and arouses interest in the work by a judicious combination of word and sentence practice. Thus correct habits are established at the start and no readjustments of technique or method of operation are necessary. The student starts right and continues right. The fingering studies are so arranged that the student reviews daily from the first lesson. Rational Typewriting secures results by the *quality* of the practice rather than by the *quantity*. In this respect it differs radically from other methods, all of which are based upon the old-time "sight" method. A very little consideration of the problem of acquiring skill in operating the typewriter by "touch" will show that an entirely different method from that used in "sight" writing is essential. Rational Typewriting recognizes that fact and deals with the problem effectively.

The present edition of Rational Typewriting has been prepared to meet a definite demand for a more extended course than was contained in the previous editions. The important feature of *intensive drills* in learning the finger-board technique has been retained. In fact, all of the features that have been so important a factor in the development of the art, as first presented in Rational Typewriting, have been retained, but they have been still further refined and perfected.

Concentration and Acceleration. — As an illustration of this point: The method of developing a mastery of the keyboard is exactly the same as in previous editions, but there have been added to it two features that will at once be appreciated by the experienced teacher.

First, *Drills in Concentration*. An exercise is given in each of the keyboard lessons which forces attention on a series of disconnected words which are to be written once each. These

STATE AND CITY OF NEW YORK)
Borough of Brooklyn)ss.:
County of Kings)

George J. C. Shields, being duly sworn, deposes and says that he is the resident Vice-president of the defendant, The Empire State Surety Company in the above entitled action, that he has read the foregoing answer and knows the contents thereof, and that the same is true of his own knowledge, except as to the matters therein stated to be alleged on information and belief, and as to those matters he believes it to be true.

That the reason the said defendant does not make this verification, is that said defendant is a corporation, and that deponent is an officer thereof, to wit, its resident Vice-president and the grounds of deponent's belief are investigations which he caused to be made concerning the subject matter thereof in pursuance of his duties as such officer.

GEO. J. C. SHIELDS.

Sworn to before me this 10th)
day of December, 1908.)

WM. R. JACKSON.
Commissioner of Deeds,
The City of New York.

words have been specially selected to apply to the particular keyboard section under consideration.

Second, *Drills in Acceleration.* It is obvious that attention must be given from the beginning to developing quickness and accuracy in fingering on connected matter. For this reason exercises have been included to stimulate acceleration — to lay a proper foundation for high speed.

Adequate Practice Material. — The subject has been treated both as an art and as a science. Every feature that could possibly contribute to the ease and certainty of the acquisition of skill has been carefully weighed and tested and presented only after conclusive evidence of its soundness has been secured. The work has been so planned that command of the keyboard technique can be acquired with just as great certainty, but *more quickly and with even less effort* than was possible with previous editions.

The present edition is planned to cover two years' work where one period a day is devoted to the subject, and for that reason it is particularly adapted to the curriculum of schools in which an extended course is desirable. The work has been carefully graded as to content. The constantly increasing ability of the student to produce a greater amount of work also has been taken into consideration. The Rational plan makes possible a degree of flexibility in the handling of the subject that we believe will appeal to all teachers.

Features that Contribute to Skill. — In addition to the rapid development of a thorough command of the keyboard through intensive fingering drills and the pedagogical plan of beginning the work in the central division, the following advantages of the new edition will be at once recognized by teachers:

1. An acquirement of a command of the keyboard in the shortest possible time.
2. A comprehensive treatment of the subject of business correspondence from the mechanical point of view.
3. The continuous development of speed and accuracy through carefully planned speed studies.
4. A comprehensive treatment of the subjects of preparing manuscripts of various kinds; tabulation, billing, business and law papers, and U. S. Civil Service requirements.
5. The laying out of the work so that it can be followed with the minimum of supervision on the part of the teacher.
6. The counting of the number of words in all exercises so that the growth of the student's speed in typing may be accurately observed.
7. The giving of the stroke intensity of each exercise in order that an accurate comparison may be made between one piece of matter and another.
8. The presentation of "style studies," illustrating the various forms of business letters and other documents, which help the student to gain a *correct first impression.*
9. The presentation of construction work which calls for the exercise of judgment on the part of the student, thus developing his initiative and the power to work out original problems.
10. The presentation of informative matter which enables the student not only to perform his work more intelligently, but to obtain a comprehensive grasp of its details that insures the highest degree of proficiency.
11. The presentation of scientific speed studies designed to develop both high speed and accuracy. Most of these exercises have been selected from the works of standard authors to insure high literary excellence.
12. A record card which will provide the instructor with a comprehensive progress outline. A teacher's guide containing solutions of problems and a treatment of the psychology and pedagogy of typewriting will be furnished to teachers.

The important features, and the many minor ones, must be tested to be fully appreciated. They will, we believe, lighten the labor of both student and teacher, and result in even greater proficiency than has heretofore been possible. We are confident that the new Rational will be recognized by teachers as a distinct forward step in the teaching and in the learning of a subject which is becoming of greater importance every day.

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That the reason why this verification is not made by the party, is that the party is a foreign corporation; that the sources of deponent's information and grounds of belief as to all matters herein stated to be on information and belief, are the books of account of the plaintiff, the contract referred to in said complaint, and correspondence relating to the subject-matter of said complaint.

(Sd.) WALTER G. HENDERSON.

Sworn to before me this 16th)
day of November, 1908.)

CLIFFORD K. CASSEL,
(N. S.) Notary Public,
Commission expires Jan. 16, 1911.

SECOND EXERCISE

ANSWER TO COMPLAINT

SUPREME COURT,
New York County.

ELECTRIC STORAGE BATTERY COMPANY,
Plaintiff,

against

THE EMPIRE STATE SURETY COMPANY,
Defendant.

The defendant, for answer to the complaint herein, alleges:

I. It denies that it has any knowledge or information sufficient to form a belief as to the truth of the allegations contained in the paragraphs of said complaint numbered third, fourth, sixth and seventh.

II. It denies that it has any knowledge or information sufficient to form a belief as to the truth of the allegations contained in the paragraph of said complaint marked fifth, except that it alleges that it executed a bond to the plaintiff for the sum of Three Thousand Dollars ($3000) containing certain provisions and conditions, to the original of which bond this defendant begs leave to refer for greater certainty on the trial of this action.

Wherefore defendant demands judgment that the complaint be dismissed with costs.

HIRSH & RASQUIN,
Attorneys for Deft.,
391 Fulton Street,
Brooklyn, N. Y.

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of stock so sent on consignment should be mutually agreed upon by and between the plaintiff and the said Electrical Construction Company, and should be paid for in monthly installments; that these installments should cover the amount of material used during the foregoing month, and that this amount of material should be based upon inventories taken in accordance with the instructions of the plaintiff.

Fifth: That on or about the 3d day of December, 1906, the defendant, pursuant to said agreement, made and delivered to the plaintiff its bond under its corporate name and seal, and thereby bound itself in the penal sum of three thousand dollars ($3,000) to this plaintiff, the condition of which bond was that if the said Electrical Construction Company should account for and return said stock to the plaintiff, or the value thereof, on demand, and should duly account for any moneys belonging to said plaintiff, then said bond be void, otherwise it should be in full force and effect.

Sixth: That the plaintiff did thereafter deliver to the said Electrical Construction Company, in accordance with said agreement, exide battery material of the value, under said agreement, of twelve hundred and ninety-eight and 87/100 dollars ($1298.87), and prior to November 7, 1907, the Electrical Construction Company had, as plaintiff is informed and believes, sold part of this stock to the value of six hundred and thirty-five and 21/100 dollars ($635.21); that the said Electrical Construction Company has failed to account to the plaintiff for the said stock so delivered, or to return the same, or its value, or any of it, on demand, although repeatedly requested to do so.

Seventh: That the plaintiff gave notice to the defendant of the failure of the Electrical Construction Company to account for or return the stock so consigned to it, or the value thereof, on demand, and thereupon demanded payment from the defendant of the sum of twelve hundred and ninety-eight and 87/100 dollars ($1298.87), with interest from December 31, 1906, according to the terms of the bond, but the same has not been paid, nor any part thereof.

Wherefore, plaintiff demands judgment against the defendant for the sum of twelve hundred and ninety-eight and 87/100 dollars ($1298.87), with interest thereon from December 31, 1906, besides the costs of this action.

MACFARLANE, WHITNEY & MONROE,
Attorneys for Plaintiff,
26 Liberty Street,
New York, N. Y.

STATE OF PENNSYLVANIA,)
County of Philadelphia,) ss.:

Walter G. Henderson, being duly sworn, says, that he is Secretary and Treasurer of the Electric Storage Battery Company, the Plaintiff above named and that the foregoing complaint is true to the knowledge of deponent, except as to those matters therein stated to be alleged on information and belief, and that as to those matters he believes the said complaint to be true.

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SEVENTY-SECOND LESSON

FIRST EXERCISE

COMPLAINT

SUPREME COURT,
County of New York.

ELECTRIC STORAGE BATTERY COMPANY,

Plaintiff,

against

THE EMPIRE STATE SURETY COMPANY,

Defendant.

The plaintiff complaining of the defendant herein alleges:

First: That at all the times hereinafter mentioned the plaintiff was, and still is, a corporation organized and existing under the laws of the State of New Jersey.

Second: On information and belief, that the defendant was at all the times hereinafter mentioned, and still is, a corporation organized and existing under the laws of the State of New York.

Third: Prior to the commencement of this action, and to the times hereinafter mentioned, in accordance with the requirement of Section 15 of the General Corporation Law of the State of New York, the plaintiff procured from the Secretary of State of the State of New York a certificate "that it has complied with all the requirements of law to authorize "it to do business in this State and that the business of the corpora- "tion to be carried on in this State is such as may be lawfully carried "on by a corporation incorporated under the laws of the State for such "or similar business."

Fourth: That on or about the 26th day of October, 1906, the plaintiff and The Electrical Construction Company, a corporation organized and existing under the laws of the State of California, entered into a contract in writing by which, with other things, it was agreed that the said Electrical Construction Company should order sufficient stock of exide battery material from the plaintiff to supply the demands of Los Angeles and its immediate vicinity (excepting Pasadena), and that said stock should be sent by the plaintiff to the said Electrical Construction Company on consignment, which consignments should be covered by a bond furnished by the said Electrical Construction Company in form satisfactory to the plaintiff. It was further agreed that the amount

RATIONAL TYPEWRITING

TO THE TEACHER

In the preparation of this text, the aim has been to develop a thoroughly graded and progressive course of lessons, so flexible as to be adapted easily to the needs of any school, and yet comprehensive enough to give a most thorough training. In arranging the course, the aim has also been to leave opportunity for the teacher to adapt the work to his own method of presentation — a feature, we believe, that will be appreciated by teachers generally, and which we think will add materially to the value of the work.

While the teacher, of course, will follow his own method of presentation, a few observations may be helpful.

If the instructions on the lessons are followed, ample practice will be obtained on each section of the work to make the average student a proficient touch typist. The quality of the work done by the student should always be of a high standard. He should understand from the beginning that the ultimate goal is *perfection*, — particularly the perfection of writing technique.

Flawless work cannot be expected at the beginning, but the student should persist in repeating the exercises until a perfect copy is produced. The important thing is to get the *correct method* of operating by touch — absolute accuracy in reaching the keys.

If the student writes each of the beginning lessons two or three times in his practice, he should be able to produce a commercial piece of work. It is of far greater importance that he get *sufficient practice* on a given section of the keyboard to learn the location of the letters and to acquire responsive finger action, than that he produce a perfect copy.

It will often happen that a student of an extremely nervous temperament will find it impossible to produce a correct paper. If such a student is allowed to try the next section of the lesson, he will generally be able to return to the exercise which gave him trouble and write it without difficulty.

It is to be expected that some students will complete a lesson more quickly than others. In a measure each student must work independently, but by proper classification, groups may be arranged for instruction and dictation work.

The work on each lesson has been planned to meet the requirements of the average student. The instructions have been made complete enough to require the minimum of time on the part of the teacher in both teaching and supervision. Touch typewriting, however, requires *teaching* and much supervision in the earlier stages of learning. During the time the student is learning the keyboard, personal supervision of his work will produce far quicker and more satisfactory results. The suggestions in "How to Begin" will give an idea of the method used by some of the most successful teachers. After the correct "form" in operating has been established — as it should be in the first eighteen lessons — the rest of the work will need but little of the teacher's time.

Work should be introduced that will arouse the spirit of competition in order to give the student an opportunity to measure his ability with that of his fellow workers. He will thus be saved from any discouragements, for it will be found that on the average students

A. Yes, sir.

Q. Do you remember December 28, 1912? A. Yes, sir.

Q. What time must all your employes leave the place? A. Every night at five minutes of ten I ring the bell; at five minutes of ten the girls behind the counters must be out; as soon as I ring the bell they must be out.

Q. Do you remember on the 28th of December ringing that bell? A. Yes, sir, I ring it every night.

Q. Did you see what the girls did at the time? A. Yes, sir.

Q. What did they do on December 28? A. They came out from behind the counter and went down to the refreshment room; took their hats and coats and waited for their salaries.

Q. Did you see the complaining witness there? A. I saw the lady come in and stop Mollie Schwartz. One door was closed and the other door where the girls go out was open. The lady stopped her. I asked what she wanted. She said she wanted to ask her some question.

Q. Well, did you see any customer there when Mrs. Hauser came in? A. No, sir.

Q. Were the girls ready to go? A. Yes, sir, with their hats and coats on.

CROSS EXAMINATION
BY MR. CUNNINGHAM:

Q. Where were you standing when Mrs. Hauser came in? A. In front of the store.

Q. Had the bell rung then? A. Yes, sir, between a quarter and half past ten.

will produce about the same quality of work. This work may be begun as soon as the alphabetical sentences are reached. Dictation — spelling one letter at a time — is also a useful method to train the students to find the letters quickly.

The forms of the letters and the other papers given in the manual may be safely followed as a guide, but slight variations from them, as long as the rules for artistic arrangement are observed, may be made at the discretion of the teacher. Independent judgment on the part of the student should be cultivated. His work, except in the actual operation of the mechanical features of the machine, should not be made mechanical. Some work that tests his constructive powers is essential. For this reason construction work has been introduced quite early. For example, many of the exercises are not to be copied as they are, but definite instructions are given for rearranging them. In the later lessons, where construction work is required, the directions are purposely incomplete in order that the student may have an opportunity to exercise his powers of initiative.

TO THE STUDENT

A great piano teacher used to say that three things were necessary for a good pianist: "The first, technique; the second, technique; the third, technique."

The same is true of typewriting. The student who desires to attain the greatest proficiency must devote himself from the outset to the training of the fingers to act with precision and to respond instantly. The real test of the typewriter operator lies in what he can do, not in his theoretical knowledge of the subject. To acquire a good technique, the following are of the utmost importance: systematic, intelligent practice; hard and continuous work; and an unbounded faith in your ability to master the subject. The amount of work in the early lessons may seem unnecessarily long, but it has been designed to give a complete mastery of the keyboard technique.

In practicing the exercises, strive continually to concentrate your mind on what you are doing. The fingers are only the servants of the brain, and unless you put your mind on your work, and combine mental with physical effort, you cannot hope to attain the result you desire. Do not allow yourself to fall into the habit of writing even the simplest exercises without concentrating your whole attention on the task. Avoid mechanical, haphazard methods. Eventually, of course, the operation of the keys becomes mechanical — the fingers subconsciously find the right keys. But this is brought about only through very intense, conscious training.

Typewriting that is not accurate has no commercial value. Accuracy should, therefore, receive your constant attention. It is well to remember that it is a psychological fact that errors tend to perpetuate themselves. The same is true of correct habits. If the practice of writing accurately is followed from the beginning, it will soon become a habit. There is a wide difference between accurate *thinking* and accurate *execution* in typewriting.

The first eighteen lessons in Rational Typewriting are designed to bring your fingers under control and to give you a thorough command of the keyboard. They are intended to train you intensively in the proper *method* of operating the typewriter. Everything should be subordinated to that. If you work out these first lessons by touch, the rest of the book will be very easy. Perfect work should always be the aim, but if you make an accurate copy of a lesson at the expense of *correct method*, the result will be a loss rather than a gain.

Use the charts only long enough to memorize the keyboard. Dispense with their use as quickly as possible by devoting some time each day to memorizing the location of each key.

SEVENTY-FIRST LESSON

TESTIMONY

COURT OF SPECIAL SESSIONS,

Part One of The City of New York.

THE PEOPLE,

against

PHILIP FARBER.

Before:

Justice Deuel, presiding.
Justices Herman and Salmon, associates.

February 17, 1913

Appearances:

Asst. Corporation Counsel Frederick H. Cunningham, for the People.
Morris Eder, Esq., for the Defendant.

Charge: A third violation of the Labor Law.

ABRAHAM POLLOCK, was now called by the defense and having been duly sworn, testified as follows:

DIRECT EXAMINATION
BY MR. EDER:

Q. Where do you live? A. 109 Eldridge Street.

Q. What is your business? A. Manager for Mr. Philip Farber.

Q. Were you such on December 28, 1912? A. Certainly.

THE COURT: Speak up loud enough to be heard.

Q. In the course of your business is it your duty to ring a bell when the employes are to leave?

This was objected to by the prosecution.
THE COURT: Let it stand.

(Continued on next page)

PART I

INTRODUCTION TO THE KEYBOARD TECHNIQUE

GENERAL INSTRUCTIONS FOR PREPARING LESSONS

Read carefully the instructions for preparing each lesson before attempting any writing. In the early lessons, half-sheets of paper may be used, and it will be an advantage to use them, writing, as a general rule, each exercise on a separate sheet. Later, letter-size paper ($8\frac{1}{2}$ by 11 inches) should be used. The typist should aim always to arrange his work attractively on the sheet. Attention should be given to the margins to see that an equal white space, as far as possible, surrounds each exercise. If your first copy of an exercise turns out badly from the viewpoint of arrangement, study the arrangement and copy again, trying to arrange the matter attractively.

HOW TO MAKE UP THE BUDGETS

The work in Rational Typewriting may be divided into eight budgets of nine lessons each. The first two include the work in fingering; the third and fourth cover the work in correspondence; the fifth and sixth embrace the work in arrangement of manuscript forms, speed exercises, additional business forms; the seventh and eighth, law forms, tabulation and billing.

Make up the budgets as follows:

First: Lessons 1 to 9 inclusive, and the corresponding Supplementary Exercises, and High Frequency Words.
Second: Lessons 10–18 inclusive.
Third: Lessons 19–27 inclusive.
Fourth: Lessons 28–36 inclusive.
Fifth: Lessons 37–45 inclusive.
Sixth: Lessons 46–54 inclusive.
Seventh: Lessons 55–63 inclusive.
Eighth: Lessons 64–72 inclusive.

After each budget is completed, the pages should be neatly bound together in a manuscript cover; the first page in the budget should contain the following information: Budget number, the name of the student, the dates of beginning and of completing the budget.

CARE OF THE MACHINE

The student should make a thorough study of the book of instruction that accompanies each machine. Duplicate copies may be obtained free of charge from the typewriter companies. The adjustment of the typewriter, as it comes from the factory, is generally correct, and the student should not, under any circumstances, change it. If the machine is kept thoroughly clean and properly oiled, it will require little further attention. The machine should be wiped off every day with a soft cloth, the bars upon which the carriage travels receiving special attention. Each machine should be provided with a long-handled cleaning brush (an ordinary soft paint brush will do) so that dust may be removed from every part of it. When not in use, the machine should always be covered with the rubber cover. The platen and the rubber or cork feed-rolls should be cleansed occasionally with alcohol.

Use oil sparingly — a drop on each bearing is quite sufficient — and be sure to remove all surplus oil with a soft cloth. Oil left on exposed parts only serves to catch dust. The nickeled parts of the machine should be kept polished.

L E A S E

THIS INDENTURE, Made the seventh day of June, one thousand nine hundred and sixteen (1916), between Herbert F. Barnes, of the City of New York, New York, of the first part, and John Barnes, of the same place, of the second part, WITNESSETH, That the said party of the first part has letten- and by these presents does grant, demise, and to farm let unto the said party of the second part the twenty-family apartment house and lot situated on the northwest corner of Faile and Aldus Streets, in the City, County and State of New York, with the appurtenances, for the term of two years, from the first day of June, one thousand nine hundred and sixteen (1916), at the yearly rent or sum of nine thousand dollars ($9,000), to be paid in equal monthly payments, in advance; that is to say, seven hundred and fifty dollars ($750) on the execution of this lease, and a like sum on the first day of each ensuing month thereafter.

AND IT IS AGREED, That if any rent shall be due and unpaid, or if default shall be made in any of the covenants herein contained, then it shall be lawful for the said party of the first part to re-enter the said premises, and to remove all persons therefrom. AND the said party of the second part does covenant to pay to the said party of the first part the said yearly rent as herein specified.

AND at the expiration of the said term, the said party of the second part will quit and surrender the premises hereby demised, in as good state and condition as reasonable use and wear thereof will permit, damages by the elements excepted.

AND the said party of the first part does covenant that the said party of the second part, on paying the said yearly rent, and performing the covenants aforesaid, shall and may peaceably and quietly have, hold and enjoy the said demised premises for the term aforesaid.

IN WITNESS WHEREOF, The said party of the first part to these presents has hereunto set his hand and seal, the day and year first above written.

_____(SEAL)

IN THE PRESENCE OF: _____(SEAL)

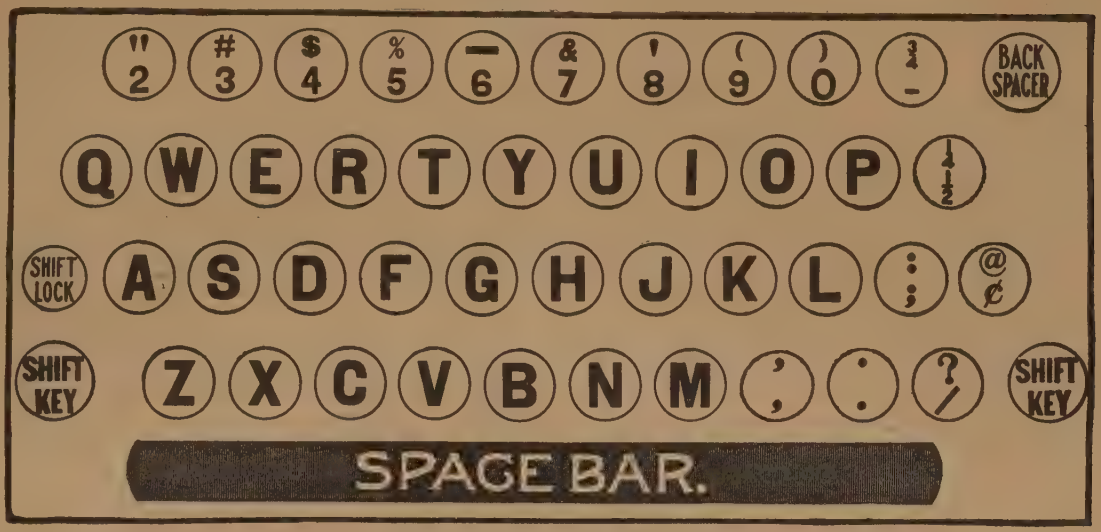
_____

_____

When the eraser is used, be careful to keep the small pieces of rubber and paper from falling into the mechanism. The typewriter eraser is full of grit, and if the small particles get into the working parts or bearings of the machine, serious wear is caused. The type-bar bearings should be oiled slightly at least once in every thirty days. The rails upon which the carriage travels should be oiled daily. *Keep the machine clean.*

EXPLANATION OF KEYBOARDS

Remington No. 10



In the charts the keyboards of the Remington No. 10 and Underwood No. 5 have been used as standard. But the outer row of keys on the right and some of the others are often changed to meet individual requirements. These charts will serve as guides for all machines of this type with the extra row of keys on the right.

Underwood No. 4

The keyboards of the No. 6 Remington and the No. 4 Underwood are the same, and will serve as a guide for all machines of this type without the extra row of keys.

SEVENTIETH LESSON

FIRST EXERCISE

WHAT IT COSTS TO INHERIT PROPERTY

After a will has been admitted to probate in the Surrogate's Court, or after letters of administration have been granted on the estate of a person who has died without leaving a will, the executor or administrator must prepare a sworn statement of the estate's assets and liabilities. This statement goes to the Transfer Tax Appraiser. It is used as a basis for determining for the State Inheritance Tax.

This is a tax upon the right to receive property under a will, or to inherit property under the operation of the law where there is no will. It is assessed upon each separate gift or inheritance, and not upon the estate as a whole. Every property owner should know what this tax amounts to.

The tax on bequests to father, mother, husband, wife or child (including adopted children who have been legally adopted as such) is as follows:

First	$ 5,000	exempt
Next	$ 25,000	@ 1%
"	$ 75,000	@ 2%
"	$100,000	@ 3%
All above	$200,500	@ 4%

The tax on bequests to lineal descendants is at the same rates except that only the first $500 is exempt.

The tax on bequests to brother, sister, wife or widow of son, or husband of daughter, and to foster children who have not been legally adopted, is as follows:

First	$ 500	exempt
Next	$ 25,000	@ 2%
"	$ 75,000	@ 3%
"	$100,000	@ 4%
All above	$200,500	@ 5%

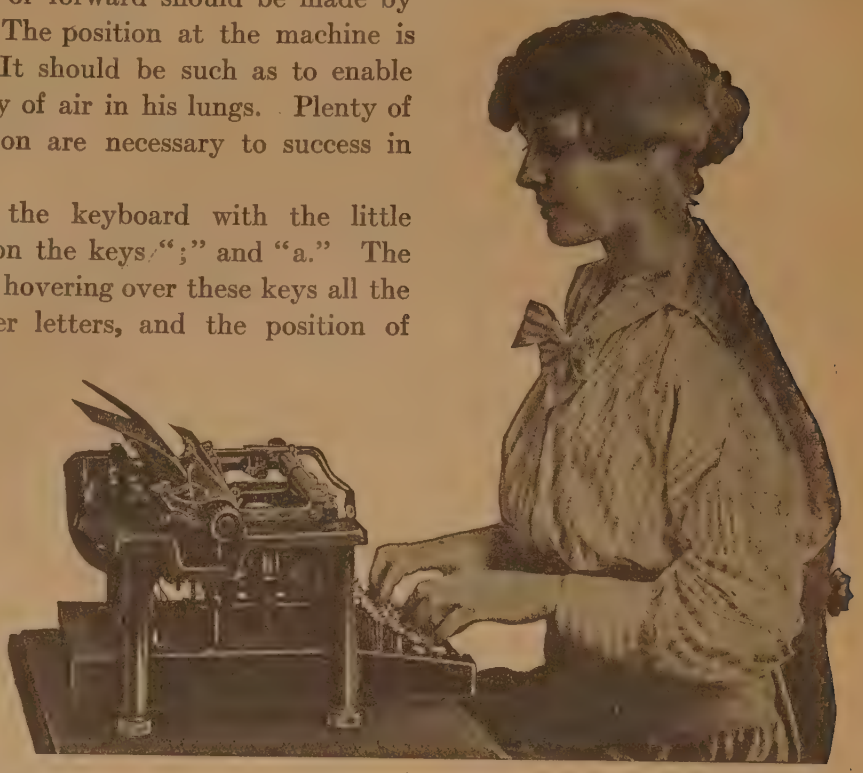
The tax on bequests to any person or corporation other than those above enumerated (except religious, charitable and educational corporations, which are exempt) is as follows:

First	$ 500	exempt
Next	$ 25,000	@ 5%
"	$ 75,000	@ 6%
"	$100,000	@ 7%
All above	$200,500	@ 8%

POSITION AT MACHINE

Assume a comfortable position directly in front of the machine. Adjust your chair so that when you are seated your arms *hang naturally at your side.* The seat should be lowered so that the elbows are on a level with the top of the table, and the forearms on a plane with the slant of the keyboard. Study the illustration carefully. Sit erect and place your feet squarely on the floor. Do not "slouch" down over the keyboard. Any movement of the body backward or forward should be made by using the hips as a hinge. The position at the machine is of the utmost importance. It should be such as to enable the typist to get a full supply of air in his lungs. Plenty of fresh air and good respiration are necessary to success in typewriting.

Place the hands over the keyboard with the little (fourth) fingers very lightly on the keys ";" and "a." The fourth fingers should be kept hovering over these keys all the time when not striking other letters, and the position of the other keys, in the beginning lessons, located from these points.



An Easy Position at the Machine

Study the position of hands, arms, and body in the illustration. Adjust your chair that you may sit in a comfortable position, with your back resting against the back of the chair. Observe how the fingers curve gracefully toward the keys. The keys are struck with the ball of the finger. The sight should be directed constantly toward the copy. It is seldom necessary to look at the machine, and it should never be necessary to look at the keyboard.

EXPLANATION OF "STROKE INTENSITY" AND NUMBER OF WORDS

Beginning with the Third Exercise of the Seventh Lesson, it will be seen that figures are given in parenthesis at the end of each exercise, thus: (13–5).

The first number in the parenthesis indicates the total number of words in the exercise; the second, the "stroke intensity," which means simply the average number of strokes to the word, including the spacing at the end of words.

This plan is followed in the Third Exercises of Lessons Seven, Eight, Nine, and in all the exercises of Lessons Ten to Thirty-one inclusive, and in the Speed Studies beginning with Lesson Thirty-seven. The object of giving the stroke intensity is to enable teachers and typists to make a comparison of speed on various kinds of matter, as it is obvious that long words require more time to write than do the short ones.

SECOND EXERCISE

WILL

I, Richard Ide, of the City of New York, County and State of New York, being of sound mind and disposing memory, do hereby make, publish, and declare this my last will and testament, hereby revoking all former wills, bequests and devises of whatever nature by me made.

First, I give, devise and bequeath to my wife, Mary Ide, all of my estate, of whatever name, title or description, real, personal or mixed.

Second, I do hereby constitute and appoint said Mary Ide the executrix of this my last will and testament; and I do hereby empower my said executrix to sell or convert any kind of property I may be possessed of at my death, and to execute any conveyances or transfers necessary. And I will and direct that my said executrix be not required to give any bond or security for the faithful discharge of said trust.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this seventh day of June, A. D., nineteen hundred and sixteen (1916).

_____(SEAL)

Signed, sealed, published and declared by the said Richard Ide, as and for his last will and testament, in the presence of us, who, at his request, in his presence, and in the presence of each other, have hereunto subscribed our names as attesting witnesses to said instrument.

_____

P. O. Address:

_____

P. O. Address:

FIRST LESSON

TOUCH AND FINGERING

Each exercise in Rational Typewriting is a step toward a definite goal. The student cannot hope to secure the best results unless he applies himself diligently and intelligently to each step.

In the first ten lessons, the attention must be directed especially to three things — POSITION, TOUCH, and FINGERING. Strike the keys with a firm, sharp stroke, and with just enough force to drive the letter in contact with the platen. The fingers must not *pause* on the keys. Keep the fingers hovering close over the keys. Study the position of both the hand and fingers in the illustration.

Do not look at the keyboard; *think* where the letters are, and memorize their location as quickly as possible. Consult the chart only when necessary. Give the same time to each stroke. Rhythm plays a most important part in the art of typewriting. Correct rhythm can be acquired by counting.

To the Teacher: Illustrate carefully position at machine — position of body, hands and arms. Demonstrate also the method of striking the keys. Before proceeding with the exercises to follow, it will be necessary to illustrate the following mechanical operations: the movement of carriage; inserting and removing paper; adjustment of paper; returning the carriage with one hand only, the other hand remaining in position on the keyboard; the function of the space-key; releasing the carriage. Before beginning the work, see that the line-spacer is set for single space and that the margins are properly adjusted.

HOW TO BEGIN

Place the hands over the keyboard, with the little fingers resting on the *guide keys* ("a" and ";"), and the third, second, and first fingers resting on the next three keys toward the middle of the keyboard on the same row. Practice placing the hands on the keyboard in this way and removing them repeatedly until the movements can be accomplished accurately without looking at the keyboard. With the hands placed on the keyboard in this manner, the first finger of the right hand will then be resting over "j" and the left first finger over "f." With these points fixed in mind, you can easily get the location of the other letters of the central division by consulting the chart. A little practice will enable you to locate "j" and "f" positively and quickly by merely placing the hands in position. After you have established the "feel" of the "j" and "f" positions, it will be well to practice the touch on these keys, striking first "j" and then "f" with a firm, staccato touch, *lifting the finger immediately.* Practice these movements until you can strike the keys accurately and with an even touch.

The next step is to learn to make the reach to "h" and "g," and to strike these keys with an even touch. Practice a few lines of the letters "jhfg" until you have the positions well fixed and can strike the keys firmly in the center. Then attack the upper row of keys, beginning with "u," which, as you will see by the chart, is directly above "j." Practice

SIXTY-NINTH LESSON

FIRST EXERCISE

W A R R A N T Y D E E D

THIS INDENTURE, Made the seventh day of June, in the year one thousand nine hundred and sixteen (1916), between Charles F. Skinner, of the City of New York, New York, of the first part, and Joseph C. Adams, of the same place, of the second part.

WITNESSETH, That the said party of the first part, in consideration of the sum of five thousand dollars ($5,000), lawful money of the United States, paid by the party of the second part, does hereby grant and release unto the said party of the second part, his heirs and assigns forever, all that certain parcel of land, situate and described as No. 956 Simpson Street, in the City, County and State of New York, together with the appurtenances and all the state and rights of the party of the first part in and to said premises. TO HAVE AND TO HOLD the above granted premises, unto the said party of the second part, his heirs and assigns forever.

AND the said party of the first part does covenant with the said party of the second part, that the said party of the first part is seized of said premises in fee simple and has good right to convey the same. And that the said party of the first part will forever warrant the title to the said premises.

IN WITNESS WHEREOF, The said party of the first part to these presents has hereunto set his hand and seal, the day and year first above written.

_____(SEAL)

In the presence of

_____

_____

State of New York)
) ss.
County of New York)

On this seventh day of June in the year one thousand nine hundred and sixteen (1916), before me personally came Charles F. Skinner, to me known and known to me to be the individual described in and who executed the foregoing instrument, and he thereupon acknowledged to me that he executed the same.

_____
Notary Public

passing from "j" to "u" a few times until you accustom yourself to the distance. Go slowly, deliberately. Make sure of your ground at each step by analyzing the movements. Next practice moving from "u" to "y," then write the letters "juy" a few times. Then practice moving directly from "j" to "y."

Proceed with the left-hand division in the same way, starting with "f" and working to "r" and "t," and so on. The bottom row of keys should then be learned in the same way. Afterwards practice a few lines of the different keys in vertical rows — "ujm," "yhn," "rfv," "tgb." Then, to test your accuracy in judging distance, try passing from the lower row to the upper, and vice versa, writing "mu," "ny," "vr," "bt."

Practice two lines of each vertical row of keys, thus: ujm, yhn, mju, nhy, rfv, tgb, vfr, bgt.

All of these exercises should be practiced by *touch.* Keep your eyes fixed on the chart and not on the keyboard of the machine. You should now be ready for the formal work of the first lesson. The same method may be applied to learning the location of letters in the other divisions.

Follow closely the fingering given on the charts; each finger must be confined strictly to its own territory. In this lesson all of the writing, it will be noted, is done with the first fingers.

Make a complete copy of each exercise before starting another, even though you make some mistakes. Each exercise is planned to give a definite training. In order to get this training it is necessary to write all of the exercise each time you attempt it. Do not be satisfied with merely writing the exercise once, but repeat it until a complete mastery of the movements and the location of the keys is established.

Inspect your writing at the end of each line in the first two or three lessons, so that you may note any unevenness of touch and correct it in the next line. After you have made sure that your touch is correct, discontinue inspecting the writing.

Do not attempt to correct misprinted letters until you get your fingers under control. Naturally, you will strike the wrong letter occasionally. The work of this lesson is not complete, however, until you *make a correct copy by touch.*

Directions: Make one copy of each exercise in the formal lesson shown on page 9 exactly as illustrated. All of the letters shown on the chart are to be fingered with the first finger, with the little fingers resting lightly on the guide keys. This section of the keyboard should be thoroughly memorized before beginning the writing.

WORDS OF HIGH FREQUENCY

The words of high frequency are to the typist what the word-signs are to the shorthand writer. They make up the larger part of all writing. If the fingering of these is thoroughly mastered and the words can be written without conscious attention, the speed of the writer will be greatly increased. Facility in executing these words will also influence very greatly the speed and rhythm of other words. After completing Exercises 1, 2, and 3, write two lines of each word in the list, and repeat until the words can be written smoothly and without effort.

my	but	try	jury
by	buy	turn	truth

SECOND EXERCISE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Frederic Paulson, of Boston, Massachusetts, have constituted and appointed and do hereby constitute and appoint Philip R. Bowdoin, of Providence, Rhode Island, my true and lawful attorney for me, and in my name, place and stead, to act for me and represent my interests as a partner in the insurance brokerage business carried on by Richard A. Hawley and myself under the firm name and style of Hawley & Paulson, in the City of Boston, County of Suffolk and State of Massachusetts, and I hereby authorize the said Philip R. Bowdoin for me and in my name and stead to do and perform any act as a partner in said firm which I might or could do if personally present, hereby ratifying and confirming all and singular all acts and things done or to be done by the said Philip R. Bowdoin as my said attorney in pursuance of the powers herein vested in him.

IN WITNESS WHEREOF I have hereunto set my hand and seal this tenth day of June, 1916.

_____(SEAL)

THIRD EXERCISE

NOTICE OF SHAREHOLDERS' MEETING

To the Holders of Erie Lighting Company, NOTICE IS HEREBY GIVEN, as provided in Article III of the Indenture dated April 1, 1912, securing the above bonds that sealed offers will be received until ten o'clock a. m. on Wednesday, July 12, 1916, at the office of the undersigned, No. 140 Broadway, New York, for the sale of sufficient bonds at not exceeding 105% of par and accrued interest to exhaust the sum of eleven thousand thirteen dollars and eighty-nine cents ($11,013.89). Offers should be sealed and addressed to the TRUST DEPARTMENT. The right is reserved to reject any or all offers.

GUARANTY TRUST COMPANY OF NEW YORK, Trustee
by Charles H. Sabin, President, July 1, 1916

PEDAGOGICAL PLAN OF FINGERING LESSONS

The early lessons, except the first, are divided into three parts. The preliminary exercise is designed to familiarize the student with the letters in the finger division under consideration, to assist him in memorizing the location of each letter, and to give practice in making the reaches. This is a very important feature of the work of learning and should not be neglected.

The first exercise is designed to give the student practice in making the reaches and to cultivate rhythm by repetition on words that have been selected, after careful study, to secure the greatest amount of practice with the minimum of effort and time. These exercises are intensive in a high degree and accomplish the ends not so much by *quantity* of practice as by *quality*.

The second exercise is designed to give the student practice in concentration — and concentration, it may be remarked, is one of the foundation stones upon which accurate and swift typewriting is based. In this exercise the student encounters a succession of new words; they hold his attention and he gets the necessary amount of practice in dealing with new combinations of characters. The new words tend to hold his attention and at the same time increase his command of the keyboard by giving him a variety of practice in making the reaches.

The third exercise is designed to give the student facility in execution on connected matter, to accelerate finger action, and to create the habit of continuous operation.

Thus it will be seen that each fingering lesson contains three steps. The first is designed to assist the student in getting a mental picture of the keyboard and sufficient repetition practice to secure correct rhythm, to aid the habit-forming process, and to insure a more complete command of the keyboard. The second furnishes practice on the purely constructive work of writing "new matter," which is necessary to increase the ability to handle new problems and to enforce concentration. The third step is designed to secure speed in execution.

ORDER OF PREPARING THE EXERCISES

(Lessons 1–12 inclusive)

First: A study of the directions of the lesson and the practicing of the preliminary exercise.
Second: The preparation of the First Exercise.
Third: The preparation of the Second Exercise.
Fourth: The preparation of the High Frequency Words.
Fifth: The preparation of the Supplementary Exercise.

FEATURES OF MACHINE TO BE LEARNED

Inserting and removing the paper.
Spacing and beginning a new line.
Releasing the carriage.
Operating the space bar.
Inspecting the writing.

SIXTY-EIGHTH LESSON

FIRST EXERCISE

M O R T G A G E

THIS INDENTURE, Made the seventh day of June, in the year nineteen hundred and sixteen (1916), between GEORGE H. PRENTISS, of New Rochelle, New York, of the first part, and CHARLES W. JAKEMAN, of the same place, of the second part.

WHEREAS, The said George H. Prentiss is justly indebted to the said Charles W. Jakeman in the sum of five thousand dollars ($5,000), lawful money of the United States, secured to be paid by his certain bond or obligation bearing even date herewith, conditioned for the payment of the said sum of five thousand dollars ($5,000), it being expressly agreed that the whole of the said principal sum shall become due after default in the payment of interest as hereinafter provided,

NOW THIS INDENTURE WITNESSETH: That the said party of the first part for the better securing the payment of the said sum of money mentioned in the condition of the said bond or obligation with interest thereon, and also for and in consideration of one dollar ($1.00), paid by the said party of the second part, the receipt whereof is hereby acknowledged, does hereby grant and release unto the said party of the second part, and to his heirs and assigns forever,

ALL that certain piece and parcel of land known as lot number six (6) of Shubert's Subdivision, otherwise known and described as No. 622 Broadway, together with the appurtenances thereto belonging or appertaining, TO HAVE AND TO HOLD the above granted premises unto the said party of the second part, his heirs and assigns forever,

PROVIDED ALWAYS, That if the said party of the first part, his heirs, executors or administrators, shall pay unto the said party of the second part, his executors, administrators or assigns, the said sum of money mentioned in the condition of the said bond or obligation, and the interest thereon at the time and in the manner mentioned in said condition, that then these presents and the estate hereby granted shall cease, determine and be void, but it is hereby expressly agreed that the whole of the principal sum shall become due at the option of the party of the second part after default in payment of interest for thirty (30) days.

IN WITNESS WHEREOF, The said party of the first part has hereunto set his hand and seal the day and year first above written.

IN THE PRESENCE OF: _____ (SEAL)

_____ _____ (SEAL)

FIRST EXERCISE

See General Instructions for Preparing Lessons, page 3. Repeat the complete exercise until a perfect copy is produced.

jhfg fgjh jhfg fgjh jhfg fgjh jhfg fgjh jhfg fgjh jhfg fgjh jhfg fgjh
jfhg fjgh jfhg fjgh jfhg fjgh jfhg fjgh jfhg fjgh jfhg fjgh jfhg fjgh

juyj frtf juyj frtf juyj frtf juyj frtf juyj frtf juyj frtf juyj frtf
jmnj fvbf jmnj fvbf jmnj fvbf jmnj fvbf jmnj fvbf jmnj fvbf jmnj fvbf

SECOND EXERCISE

Repeat the complete exercise until a perfect copy is produced.

jug jug jug jug jug jug jug jug jug jug jug jug jug jug jug jug jug jug
fur fur fur fur fur fur fur fur fur fur fur fur fur fur fur fur fur fur

but but but but but but but but but but but but but but but but but but
fun fun fun fun fun fun fun fun fun fun fun fun fun fun fun fun fun fun

buy buy buy buy buy buy buy buy buy buy buy buy buy buy buy buy buy buy
rug rug rug rug rug rug rug rug rug rug rug rug rug rug rug rug rug rug

thumb thumb thumb thumb thumb thumb thumb thumb thumb thumb thumb thumb
untruth untruth untruth untruth untruth untruth untruth untruth untruth

THIRD EXERCISE

Repeat the exercise until a perfect copy is produced.

jug fur but fun buy turn thumb truth rug gnu urn tub numb untruth thug
jug fur but fun buy turn thumb truth rug gnu urn tub numb untruth thug

jury nut hug bun mug huffy hubbub burn funny murmur grum burr hymn rut
jury nut hug bun mug huffy hubbub burn funny murmur grum burr hymn rut

rung nutty hungry brunt hung unhurt turn gunny hurry grub bug tug hunt
rung nutty hungry brunt hung unhurt turn gunny hurry grub bug tug hunt

gummy turf thrum grub ruff ruby hurt tuft runt unhung numb humbug fury
gummy turf thrum grub ruff ruby hurt tuft runt unhung numb humbug fury

B I L L O F S A L E

KNOW ALL MEN BY THESE PRESENTS, That Charles W. Cook, of New York, New York, of the first part, for and in consideration of the sum of three hundred dollars ($300), lawful money of the United States, to him in hand paid, at or before the ensealing and delivery of these presents, by Robert A. Dunbar, of the same place, of the second part, the receipt whereof is hereby acknowledged, has bargained and sold, and by these presents does grant and convey unto the said party of the second part, his executors, administrators and assigns, the office furniture described in the attached schedule,

TO HAVE AND TO HOLD the same unto the said party of the second part, his executors, administrators and assigns forever. And he does, for his heirs, executors and administrators, covenant and agree to and with the said party of the second part, to warrant and defend the sale of the said office furniture hereby sold unto the said party of the second part, his executors, administrators and assigns, against all and every person and persons whomsoever.

IN WITNESS WHEREOF, The party of the first part has hereunto set his hand and seal this seventh day of June, one thousand nine hundred and sixteen (1916).

_____(SEAL)

Sealed and Delivered
in the Presence of

_____

_____

State of New York)
County of New York) ss.:
City of New York)

On the seventh day of June in the year one thousand nine hundred and sixteen (1916) before me personally came Charles W. Cook, to me known, and known to me to be the same person described in and who executed the within bill of sale, and he acknowledged to me that he executed the same.

_____

Notary Public

SECOND LESSON

Memorize the additional letters on the diagram. The second finger is used on all the letters shown on the chart, except the guide keys. Before writing the lesson, practice two lines of each of the combinations in the exercise that follows. Strike the comma with a very light touch.

ik,	edc	k,i	cde
,ki	ced	i,k	ecd
yui	ert	hjk	dfg
nm,	cvb	ibe	ebi

Follow the instructions given in the First Lesson as to method of procedure.

Pay particular attention to the striking of consecutive keys that require the same finger. Make the glide promptly and smoothly.

See that the little fingers are kept hovering over the *guide keys*, merely touching them, but do not depress these keys in the slightest degree.

The Supplementary Exercises are provided especially to meet the needs of students who do not find the regular exercises sufficient to develop the required efficiency. They can be used by any student with profit. When not given a different assignment by the teacher, write two lines of each word in the exercise. Each column of words, if written in this way, will fill a half-sheet of letter-size paper. Since the words in these exercises are of uneven length, the lines will not come out flush, as they do in the regular exercises.

SUPPLEMENTARY EXERCISE

Write two lines of each word.

First page	Second page	Third page	Fourth page	Fifth page
freed	energy	certify	retired	thrive
rent	entire	credit	kindred	dying
fudge	medium	kink	rendered	number
bucket	edited	verify	fifteen	edify
drifting	direct	emit	further	fighter
miner	refund	benefit	induce	incurred

WORDS OF HIGH FREQUENCY

Write each word as instructed in "Supplementary Exercise" and repeat until a high degree of accuracy and speed is acquired.

in	the	ever	given
it	did	here	buyer
me	end	even	regret
if	him	much	three
be	her	time	thing
he	big	they	think

FEATURES OF MACHINE TO BE LEARNED

(Review parts learned in the first lesson.)
Paper release.
Adjustment of the paper.
The scales.
The printing point.
The back spacer key.

SIXTY-SEVENTH LESSON

FIRST EXERCISE

FORM OF CONTRACT

CONTRACT, Made and concluded the tenth day of May, one thousand nine hundred and sixteen, by and between John P. Havemeyer, of the City of New York, County of New York, and State of New York, party of the first part, and George B. Henderson, of the City of New York, County of New York, and State of New York, party of the second part, in these words: The said party of the second part covenants and agrees to and with the said party of the first part, to furnish his services to the said party of the first part as business manager, for the period of one year, or twelve (12) calendar months, beginning June first, nineteen hundred and sixteen (1916), and expiring May thirty-first, nineteen hundred and seventeen (1917), and said party of the second part covenants and agrees to faithfully perform all duties incident to such employment.

And the said party of the first part covenants and agrees to pay unto the said party of the second part, for the same, the sum of six thousand dollars ($6,000), lawful money of the United States, as follows: The sum of five hundred dollars ($500) on the last day of June, 1916, and the sum of five hundred dollars ($500) on the last day of each succeeding calendar month until such period of one year, or twelve calendar months, shall have expired; and for the true and faithful performance of all and every of the covenants and agreements above mentioned, the parties of these presents bind themselves each unto the other in the penal sum of one thousand dollars ($1,000), as fixed and liquidated damages to be paid by the failing party.

IN WITNESS WHEREOF, The parties to these presents have hereunto set their hands and seals, the day and year first above written.

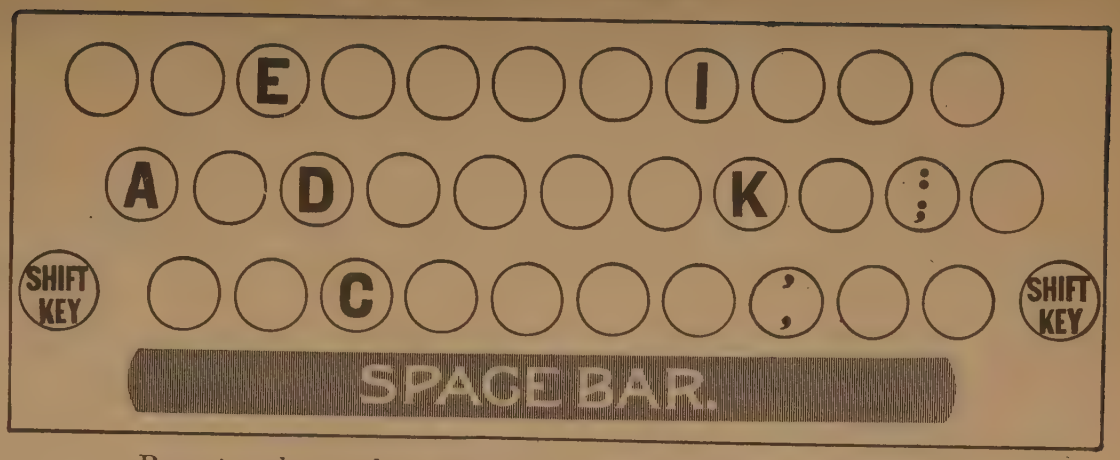
_____(SEAL)

Signed, sealed and delivered in the presence of _____(SEAL)

_____

_____

SECOND LESSON



Repeat each complete exercise until a perfect copy is produced.

FIRST EXERCISE

kick kick kick kick kick kick kick kick kick kick kick kick kick kick
dice dice dice dice dice dice dice dice dice dice dice dice dice dice

nine nine nine nine nine nine nine nine nine nine nine nine nine nine
edit edit edit edit edit edit edit edit edit edit edit edit edit edit

cite cite cite cite cite cite cite cite cite cite cite cite cite cite
very very very very very very very very very very very very very very

huge huge huge huge huge huge huge huge huge huge huge huge huge huge
mere mere mere mere mere mere mere mere mere mere mere mere mere mere

SECOND EXERCISE

edict eject fight there judge juice chief truce tried trick right bring
edict eject fight there judge juice chief truce tried trick right bring

check erect might every being edify fruit educe cured brute their three
check erect might every being edify fruit educe cured brute their three

thick thing brief civic entry fifty incur merit never under truer river
thick thing brief civic entry fifty incur merit never under truer river

there brick enemy drive entry hinge ridge fiend merry greed thyme crime
there brick enemy drive entry hinge ridge fiend merry greed thyme crime

THIRD EXERCISE

very much in need very much in need very much in need very much in need
very much in need very much in need very much in need very much in need

return by freight return by freight return by freight return by freight
return by freight return by freight return by freight return by freight

receive the check receive the check receive the check receive the check
receive the check receive the check receive the check receive the check

INTRODUCTION TO LAW AND BUSINESS PAPERS

The preparation of law and business papers must be governed largely by the custom in the different parts of the country. The illustrations give an accurate idea of the form such papers take in the various cities mentioned. For the most part the papers illustrated are the forms which are in the most common use. While the illustrations shown are generally written single-space to save space in the text, it is usual for all law papers to be written with double spacing; the business papers may be written with either single or double spacing depending on the conditions. The tendency in the best offices is to display the headings and subject matter in the simplest possible manner. Clearness, in all cases, is of paramount importance.

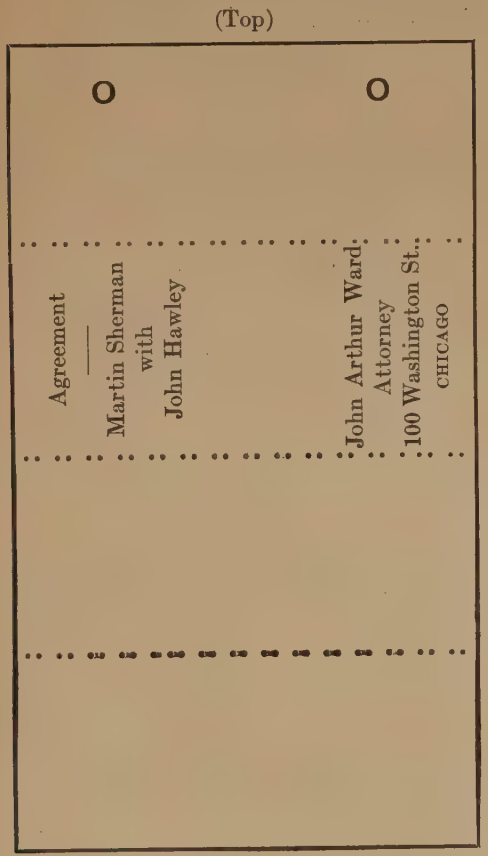


Illustration showing back of manuscript cover, containing a legal paper, and proper place to write the indorsement

SOME THINGS TO BE OBSERVED

Each page, except the first, should be numbered.

Use a black record ribbon, making at least one carbon copy of each paper.

Use legal paper (8½ by 13 inches) on all law papers. Leave at least two inches of margin at the top, for purposes of binding, and at least 1¼ inches at the sides and bottom of each sheet.

Never use figures solely to express the date in contracts or other legal documents; write out in full. Sums of money, rates, dimensions, etc., should first be written out and then followed by figures inclosed in parentheses. The amounts should invariably agree. In business papers of a statistical nature this rule is not observed.

While wills should, as a rule, be written by hand in order that there may be no doubt as to their genuineness, if written on the machine both sides of the paper should be used to prevent the introduction of fraudulent pages.

SOME THINGS TO BE AVOIDED

1. Erasures of every sort.
2. A crowded appearance.
3. Insufficient margins.
4. Incorrect punctuation.

Lack of sufficient space for signatures and other matter to be inserted with pen and ink is a grave error. Strict accuracy should be maintained; if in doubt about the sense or the punctuation where two constructions might be put upon a sentence, ask the dictator to clear up the point.

COVERING AND INDORSING

Ordinarily law papers are placed in a proper cover, folded and indorsed; that is, a brief statement of the character of the paper is written lengthwise upon the cover, as is shown in the accompanying illustration. Generally such papers should not be folded if it is avoidable, as they are much more easily handled if they have not been folded. In some states (New York for example) all papers to go to the supreme court must be sent flat.

THIRD LESSON

Use the third finger on ol. and wsx. Practice one line of each of the following combinations and repeat before attempting to write the exercises on the following pages:

ol. wsx .lo xsw o.l wxs os. wox

These exercises provide preliminary practice in making the reaches in the new finger division and assist in memorizing the position of each key. Strike the periods with a very light touch.

Care must be exercised at all times to keep both hands in position. It is important that the hand should be *trained to occupy one position habitually.* When returning the carriage, keep the other hand in position. Returning the hand to position after having drawn the carriage back to the starting point is a very important operation; practice it.

Give close attention to the *touch* of the third fingers. The third fingers are often the hardest to control, and no discouragement need be felt if they are slow to respond. The following words will strengthen and develop them.

SPECIAL THIRD FINGER PRACTICE

Write two lines of each word; three half-pages required.

excellent	oiled	limits
molecule	follow	nullify
slowly	soils	exiled
exertion	wild	exert
slouch	clothes	twill
sweetly	million	twist

SUPPLEMENTARY EXERCISE

Write two lines of each word; three half-pages required.

dress	west	foiled
jolly	kill	cede
rests	deed	oily
holly	illy	vest
soulful	dully	hills
limited	trestle	jumble

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

is	see	will	would
we	why	your	which
to	two	were	ought
do	who	like	worth
or	you	well	while
us	our	wish	wrote

FEATURES OF MACHINE TO BE LEARNED

(Review parts learned in Lessons 1 and 2.)
Line space gauge.
Cleaning type and machine.
The paper guides.
The marginal stops.
The marginal release.
Regulating carriage tension.

SECOND EXERCISE

"Copying and Spacing" forms a very important feature of the Civil Service examinations. Make an exact copy of the following table, being careful to reproduce it in every detail.

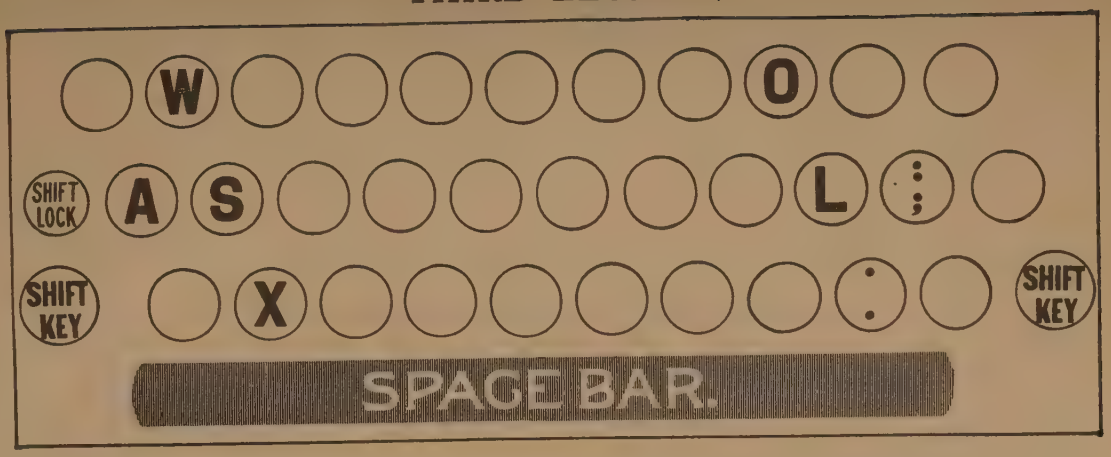
Copying and Spacing

Mail Equipment

Table showing amount of equipment issued by each of the eight grand depository offices during the fiscal year ended June 30, 1904.

	Pouches			
	No. 2	No. 3	No. 4	No. 5
Atlanta, Ga.	21,726	8,351	3,552	3,446
Boston, Mass.	141,043	199,856	186,730	98,437
Chicago, Ill.	602,071	241,626	73,666	44,576
Cincinnati, Ohio	58,902	67,010	48,642	27,461
New York, N. Y.	325,891	457,651	275,283	90,427
St. Louis, Mo.	202,975	107,382	65,462	24,259
St. Paul, Minn.	49,141	24,691	11,631	847
San Francisco, Cal.	81,017	43,926	9,662	20,041
Total	1,482,766	1,150,493	674,628	309,494
Grand Total	3,617,381			

THIRD LESSON



Repeat each complete exercise until a perfect copy is produced.

FIRST EXERCISE

lost lost lost lost lost lost lost lost lost lost lost lost lost lost
slow slow slow slow slow slow slow slow slow slow slow slow slow slow

wild wild wild wild wild wild wild wild wild wild wild wild wild wild
sold sold sold sold sold sold sold sold sold sold sold sold sold sold

oils oils oils oils oils oils oils oils oils oils oils oils oils oils
wise wise wise wise wise wise wise wise wise wise wise wise wise wise

list list list list list list list list list list list list list list
wish wish wish wish wish wish wish wish wish wish wish wish wish wish

SECOND EXERCISE

bundle sundry excuse yellow swerve revive little holder exhort summer
bundle sundry excuse yellow swerve revive little holder exhort summer

fellow wisdom vessel motion sister wonder sought window system winter
fellow wisdom vessel motion sister wonder sought window system winter

between extreme thought without sincere refund involve leisure exists
between extreme thought without sincere refund involve leisure exists

shift exercise wrought north resumed grown excited numerous recommend
shift exercise wrought north resumed grown excited numerous recommend

THIRD EXERCISE

we were told they were to be there we were told they were to be there
we were told they were to be there we were told they were to be there

we do not believe the business will justify the extension you suggest
we do not believe the business will justify the extension you suggest

the solicitor for the executor resisted the orders without conscience
the solicitor for the executor resisted the orders without conscience

SIXTY-SIXTH LESSON

FIRST EXERCISE

Make an exact copy of the following table. In the U. S. Civil Service examination, fifteen minutes is the time allowance on an exercise of this kind. See pages 138, 139.

Copying and Spacing

MINOR COINS ISSUED, REMELTED AND OUTSTANDING

The total amount of the several types of minor coin manufactured from 1793, when the first coinage of copper cents was made, until June 30, 1904, aggregated $42,178,652.24. From the records of this mint, to which this coinage has been assigned by law, it appears that there have been melted for recoinage $4,029,333.15, leaving outstanding June 30, 1904, $38,149,519.09.

Denomination	Coined	Remelted	Outstanding June 30, '04
Copper cents	$ 1,562,887.44	$ 379,771.82	$ 1,183,115.62
Copper half cents	39,926.11	.....	39,926.11
Copper nickel cents	2,007,720.00	799,323.11	1,208,396.89
Bronze cents	13,143,194.77	209,019.54	12,934,175.23
Bronze 2-cent pieces	912,020.00	338,435.22	573,584.78
Nickel 3-cent pieces	905,768.52	279,797.86	625,970.66
Nickel 5-cent pieces	23,607,135.40	2,022,785.60	21,584,349.80
Total	42,178,652.24	4,029,133.15	38,149,519.09

FOURTH LESSON

INSTRUCTIONS AND PRELIMINARY EXERCISE

Practice the new letters in this lesson according to the instructions given in the preceding lessons. After striking Q, A, Z, P, or ";" return the little finger to position immediately.

The additional letters in this lesson require the use of the fourth fingers. Close attention must be given to the *manner* of striking the keys. If great care is not used there will be a tendency to stick the elbows out, and thus get the hands out of the proper position. Avoid turning the hands to one side and opening up a wide space between them. Study again the position at the machine as shown in the illustration. The fingers should be curved downward, so that they will descend in a direct line to the keys. In striking the space bar with the right thumb, use care not to drop the right hand down lower than the other.

The words in this lesson have been selected particularly to bring into use the third and fourth fingers. Each finger must be kept in its proper territory. In other words, the fingering must be *absolutely invariable.* Keep the hands close to the keyboard, lifting the fingers only high enough to clear the keys in passing from one to another. Use a finger action entirely.

ALPHABETIC SENTENCES

The last sentence on the second page of lessons four to nine inclusive and the last exercise on lessons ten to fourteen inclusive contain all the letters of the alphabet. Repetition practice on these will serve to emphasize the location of each key and assist in acquiring facility in reaching it.

SUPPLEMENTARY EXERCISE

Write two lines of each word; three half-pages required.

assert	draper	posted
allude	escape	postal
follow	please	supper
oppose	swayed	assist
monopoly	essay	politic
lionize	assuage	valid

WORDS OF HIGH FREQUENCY

Write two lines of each word.

as	all	also	quite
at	are	that	equal
am	ask	many	small
an	has	take	usual
of	pay	what	after
up	was	dear	shall

FEATURES OF MACHINE TO BE LEARNED

(Review parts learned in Lessons 1, 2, and 3.)
The envelope holder.
The paper side-guide.
The variable line-spacer and lock.
The tabulator. (Underwood.)
The column selectors. (Remington.)

SIXTY-FIFTH LESSON

FIRST EXERCISE

The Marine National Bank of Buffalo, Buffalo, New York, June 30, 1916, 240th Statement. Resources: Demand loans, $9,594,458.15, time loans, $26,389,704.88, U. S. bonds, $5,101,000.00, bonds and securities, $18,505,381.98, banking house and lot, $1,500,000.00, cash on hand and with banks, $14,983,578.46; total, $76,074,123.47. Liabilities: Capital, $5,000,000.00, surplus, $4,000,000.00, undivided profits (dividend $200,000.00, paid June 30), $471,495.62, reserve for taxes, $61,635.29, circulation, $4,987,012.50, deposits, $61,553,980.06; total, $76,074,123.47. Deposits June 30, 1916, $61,553,980.06; deposits June 30, 1915, $44,619,321.21; increase, $16,934,658.85.

SECOND EXERCISE

First National Bank, Cleveland, Ohio, Statement of Condition, June 30, 1916. Resources: Loans and investments, $35,046,056.19, overdrafts, $7,864.99, United States bonds, $471,000.00, bank building, $750,000.00, cash and due from banks, $19,102,657.54, commercial and travelers' letters of credit issued, $434,438.25, due from Federal Reserve Bank, $1,699,063.60; total, $57,511,080.57. Liabilitie : Capital stock, $2,500,000.00, surplus and profits, $2,289,911.86, circulation, $371,000.00, deposits, $51,269,730.46, United States bond account, $471,000.00, unused letters of credit, $434,438.25, provident reserve fund, $100,000.00, reserve for dividend due July 1, 1916, $75,000.00; total, $57,511,080.57.

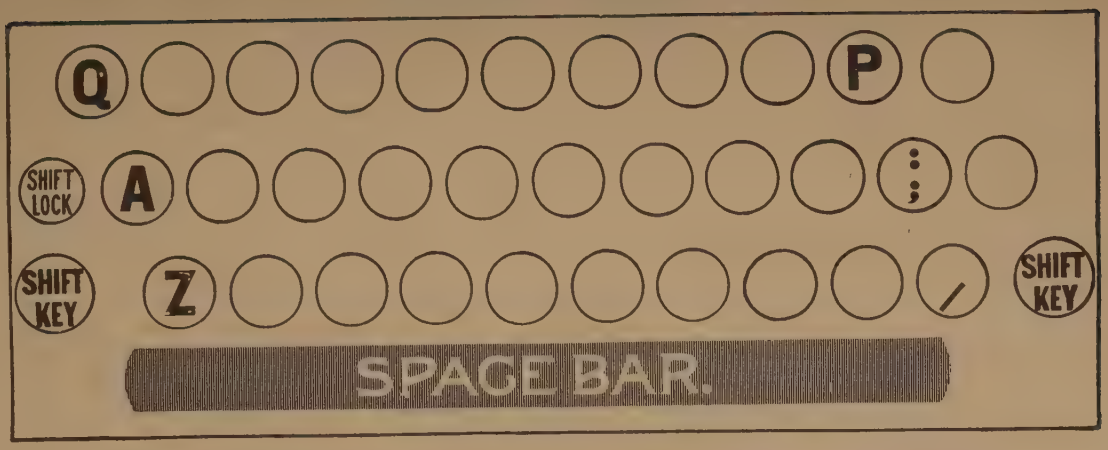
THIRD EXERCISE

Essex County National Bank, Newark, New Jersey, June 30, 1916. Resources: Loans and discounts, $7,641,484.79, bonds and investments, $2,363,621.00, banking house, $500,000.00, cash, and due from banks, $3,714,233.94; total, $14,219,339.73. Liabilities: Capital stock paid in, $1,000,000.00, surplus and profits, $1,682,560.30, circulation, $374,997.50, deposits, $11,161,781.93; total, $14,219,339.73. Officers: Charles L. Farrell, Pres.; Frank B. Adams, Vice-Pres.; Benjamin Atha, Vice-Pres.; Geo. F. Reeve, Vice-Pres.; A. F. R. Martin, Cashier.

FOURTH EXERCISE

New York State National Bank, Albany. New York, June 30, 1916. Resources: Loans and discounts, $8,196,202.08, bonds and investments, $7,604,253.19, real estate, $271,578.65, cash and due from banks, $6,638,162.20; total, $22,710,196.12. Liabilities: Capital stock paid in, $500,000.00, surplus and profits, $647,712.66, circulation, $250,000.00, deposits: individuals, $7,991,025.67, banks, $13,321,457.79 ($21,312,483.46); total $22,710,196.12. Officers: Ledyard Cogswell, Pres.; J. Townsend Lansing, Vice-Pres.; Ledyard Cogswell, Jr., Second Vice-Pres.; George A. White, Cashier; William Bruce, Asst. Cashier; J. Milton Russum, Asst. Cashier; Edward R. Thorne, Asst. Cashier.

FOURTH LESSON



Repeat each complete exercise until a perfect copy is produced.

FIRST EXERCISE

power power power power power power power power power power power power
azure azure azure azure azure azure azure azure azure azure azure azure

point point point point point point point point point point point point
quick quick quick quick quick quick quick quick quick quick quick quick

apply apply apply apply apply apply apply apply apply apply apply apply
equal equal equal equal equal equal equal equal equal equal equal equal

place place place place place place place place place place place place
asked asked asked asked asked asked asked asked asked asked asked asked

SECOND EXERCISE

practice acquire property above policy zone quality presented realized
purpose reply inquire prompt question public apply about prove private

acquaint package open queer request zero telephone message quarter way
prepare about promise zinc perfect await profit zealous problem please

quit piece prefer quick person aspire quote appear after appoint which
portion expiration applause acquisition equal acquit apology anxiously

aqueduct approach pleasure assets price average pay argue associate at
poor assumes plain attention query squirm pounds squares allow squeeze

THIRD EXERCISE

nothing is useless to the man of sense; he turns everything to account
nothing is useless to the man of sense; he turns everything to account

men discriminate in the affairs of others much better than in their own
men discriminate in the affairs of others much better than in their own

whenever the big black fox jumped the squirrel gazed very suspiciously
whenever the big black fox jumped the squirrel gazed very suspiciously

SIXTY-FOURTH LESSON

FIRST EXERCISE

The Royal Bank of Canada, Inc., 1869, Statement to the Dominion Government June 30, 1914. Liabilities: Capital paid up, $11,560,-000.00, reserve fund, $12,560,000.00, undivided profits, $1,015,119.-58, notes in circulation, $12,124,045.09, deposits, $140,324,230.55, due to other banks, $4,335,393.36, acceptances by London branch, $4,854,902.19, acceptances under letters of credit, $1,141,995.07; total, $187,915,685.84. Assets: Cash on hand and in banks, $38,204,-008.23, deposit in central gold reserves, $1,000,000.00, government and municipal securities, $3,578,997.43, railway and other bonds, de-bentures and stock, $12,803,257.98, call loans on stocks and bonds, $17,997,290.72, deposit with Dominion Government for security of note circulation, $595,340.00; total, $74,178,894.36; loans and discounts, $105,944,030.04, liabilities of customers under letters of credit as per contra, $1,141,995.07, bank premises, $6,050,766.37, real estate other than bank premises, $600,000.00; total, $187,915,685.84.

SECOND EXERCISE

The Girard National Bank, Joseph Wayne, Jr., President, Evan Randolph, Vice-President, Chas. M. Ashton, Cashier, A. W. Pickford, Assistant Cashier, Alfred Barratt, Assistant Cashier, Philadelphia, Pa., June 30, 1916. Resources: Loans and investments, $46,929,810.-16, customers' liability under letters of credit, $93,618.76, cus-tomers' liability account of acceptances, $518,056.00, due from banks, $8,259,991.26, exchange for clearing house, $2,565,866.72, cash and reserve, $11,615,942.78; total, $69,983,285.68. Liabilities: Capi-tal, $2,000,000.00, surplus and profits, $4,897,545.40, circulation, $1,078,000.00, letters of credit issued to customers, $93,618.76, acceptances based on imports and exports, $518,056.00, deposits, $61,-396,065.52; total, $69,983,285.68.

THIRD EXERCISE

Fourth Street National Bank, Philadelphia, Pa., June 30, 1916. Resources: Loans and discounts, $40,651,841.32, customers' liability under letters of credit, $2,097,345.51, due from banks, $8,259,419.33, exchanges for clearing house, $1,348,549.17, cash and reserve, $14,-562,860.83; total, $66,920,016.16. Liabilities: Capital stock, $3,-000,000.00, surplus and net profits, $6,660,443.73, reserved for taxes, $10,000.00, circulation, $491,500.00, letters of credit issued to customers, $2,098,828.86, deposits, $54,659,243.57; total, $66,-920,016.16. R. J. Clark, Cashier.

FOURTH EXERCISE

Mellon National Bank, Pittsburgh, June 30, 1916. Resources: Loans, bonds and investment securities, $66,874,744.14, overdrafts, $13.01, cash, $7,696,695.17, due from banks, $17,382,722.33; total, $91,954,174.65. Liabilities: Capital, $6,000,000.00, surplus and undivided profits, $3,509,602.32, reserved for depreciation, etc., $316,765.86, circulating notes, $3,417,997.50, deposits, $78,709,-808.97; total, $91,954,174.65.

FIFTH LESSON

INSTRUCTIONS AND SUGGESTIONS

The letter keyboard should now be well memorized, hence the chart is unnecessary. If the student has not memorized the keyboard further practice on the preceding lessons is needed.

This lesson is planned still further to strengthen and train the third and fourth fingers. Concentrate your effort on acquiring correct habits of operation. It is of the greatest importance not only that the location of each letter be firmly fixed in the mind, but that the finger to be used on that letter be also memorized. Keep the wrists and fingers flexible. Avoid rigidity. Relax! The punctuation marks should be struck with a *very light touch.*

CAPITAL LETTERS

To make capital letters, depress the shift-key firmly with the fourth finger and, while holding it down, strike the letter desired. *Do not strike the letter until the shift-key is depressed to the fullest extent, and do not release the shift-key until after the letter has been struck.*

If the capital letter desired is on the right-hand side of the keyboard, use the left-hand shift, and vice versa.

Practice making a few of the following combinations until you understand the shift-key thoroughly: Pl, As, Hu, Qo, La, James, William, New York, Chicago, Philadelphia, P. I., N. H.

SUPPLEMENTARY EXERCISE

Write two lines of each word; three half-pages required.

realize	strength	sincerely
execute	million	existing
oppose	annul	prepare
varieties	voices	monopoly
brought	afternoon	amusement

Write the following sentence ten times, or until the shifting for capitals is mastered.

Raphael paints wisdom, Handel sings it, Phidias carves it, Shakespeare writes it, Wren builds it, Columbus sails it, Washington arms it, Watt merchandizes it.—Emerson.

WORDS OF HIGH FREQUENCY

Write two lines of each word.

go	any	far	not	say
no	and	one	how	sir
on	ago	men	she	due
so	big	use	get	got
of	can	yet	ton	old
or	day	its	six	nor

FEATURES OF MACHINE TO BE LEARNED

(Review parts learned in lessons 1, 2, 3, and 4.)
The shift-key.
The two-color ribbon device.
The ribbon movements.
Changing ribbons.

The National City Bank

of New York

June 12, 1914

Railroad Bonds		Price	Yield % about
Chicago Burlington & Quincy Gen. Mtg. 4s	Mar. 1958	93 5/8	4.33
Chicago, Milwaukee & St. Paul Gen. & Ref. 4 1/2s	Jan. 2014	96 1/2	4.66
Cleveland, Cincinnati, Chicago & St. Louis Deb. 4 1/2s	Jan. 1931	85	5.89
Detroit River Tunnel Co. Det. Term. & Tun. 1st 4 1/2s	May 1961	94 1/2	4.80
Florida East Coast Ry. Co. 1st 4 1/2s	June 1959	93	4.88
Interborough Rap. Trans. 1st & Ref. 5s	Jan. 1966	99	5.05
Kansas City Southern Ry. Co. Ref. & Imp. 5s	Apr. 1950	95 3/4	5.26
Metropolitan West Side El. of Chicago 4s	Aug. 1938	83	5.25
N. Y. Cent. Hudson River 1st Mtg. 3 1/2s	July 1997	83 3/4	4.20
N. Y. Cent. & Hudson River Deb. 4s	May 1934	90 1/2	4.74
N. Y. Cent. & Hudson R.R. Ref. & Imp. 4 1/2s	Oct. 2013	95 3/4	4.70
Republic of Cuba 5% External Loan	Feb. 1949	98 3/8	5.10
Seaboard Air Line Ry. Re. 4s	Oct. 1959	75	5.50
Southern Pac. San Fran. Term. 1st Mtg. 4s	Apr. 1950	85	4.89
South Side El. 4 1/2s	July 1924	94	5.25

Industrial Bonds			
Central Dist. Tele. 1st 5s	Dec. 1943	99 3/4	5.02
Illinois Steel Co. Deb. 4 1/2s	Apr. 1940	87 3/8	5.39
Indiana Steel Co. 1st Mtg. 5s	May 1952	101 3/4	4.90
Republic Iron & Steel Co. Sinking Fund 5s	Apr. 1940	94	5.43
Southern Bell Tel. & Tele. 1st Mtg. 5s	Jan. 1941	98 1/2	5.10

Short Term Notes			
Amer. Tel. & Tele. Sub. Co. 2-yr. 5% Notes	Apr. 1916	100 1/4	4.76
Asso. Simmons Hardware 5% Notes	Jan. 1917	98	5.81
Baltimore & Ohio R. R. 1-yr. 4 1/2% Notes	June 1915	100 1/4	4.25
Chesapeake & Ohio 5-yr. 5% Secured Notes	June 1919	96	5.93
Dominican Republic 6% s. f. Treasury Notes July 1916	Jan. 1917	100	6.00
Erie Railroad 3-yr. 5 1/2% Coll. Notes	Apr. 1917	99 5/8	5.63
Southern Ry. 3-yr. 5% Notes	Mar. 1917	99 3/4	5.13
Westchester Lighting Co. Coll. Trust 5s	Dec. 1920	97 1/2	5.46

Accrued interest should be added to all prices.

All Prices Subject to Change

FIFTH LESSON

Repeat each complete exercise until a perfect copy is produced. Write each sentence of the Third Exercise five times.

FIRST EXERCISE

appear appear appear appear appear appear appear appear appear appear
policy policy policy policy policy policy policy policy policy policy

appear appear appear appear appear appear appear appear appear appear
policy policy policy policy policy policy policy policy policy policy

arouse arouse arouse arouse arouse arouse arouse arouse arouse arouse
allege allege allege allege allege allege allege allege allege allege

arouse arouse arouse arouse arouse arouse arouse arouse arouse arouse
allege allege allege allege allege allege allege allege allege allege

appall appall appall appall appall appall appall appall appall appall
escape escape escape escape escape escape escape escape escape escape

appall appall appall appall appall appall appall appall appall appall
escape escape escape escape escape escape escape escape escape escape

SECOND EXERCISE

bazaar people fall amazing zest utilize puzzle opaque departs citizen
can quiet pattern unique act pretty quinine day pictures supper calls

equip pressure cash reveal paid typify fame opera animals zenith came
conqueror east dozen harm zeal receipt patient glad evade fair elapse

quart year quit saw zephyr proper quickly adds inquiry poised quartet
ability prudent shall piquant said esteem prizes yards had rear happy

razor qualify potato afterward balance frozen extra air prelude amaze
pack arm piano equator ordinary rapidly make copies necessary shipped

THIRD EXERCISE

The path of success in business is invariably the path of common sense.
The path of success in business is invariably the path of common sense.
The path of success in business is invariably the path of common sense.

Write it on your heart that every day is the very best day in the year.
Write it on your heart that every day is the very best day in the year.
Write it on your heart that every day is the very best day in the year.

Luck counts once in a while but trained efficiency counts all the time.
Luck counts once in a while but trained efficiency counts all the time.
Luck counts once in a while but trained efficiency counts all the time.

Paul asserted that the quick brown fox slyly jumped over the lazy dog.
Paul asserted that the quick brown fox slyly jumped over the lazy dog.
Paul asserted that the quick brown fox slyly jumped over the lazy dog.

SIXTY-THIRD LESSON

FIRST EXERCISE

WEEKLY BANK STATEMENT

Federal Reserve Bank of New York at the Close of Business

July 14, 1916.

Resources

Gold coin and gold certificates:		
Gold settlement fund	$ 4,367,000.00	
Gold in vaults	163,073,195.00	
Total gold reserve		$167,440,195.00
Legal tender notes, silver certificates and subsidiary coin		4,762,572.50
Total reserve		172,202,767.50
Bills discounted and bought:		
Commercial paper	$ 325,151.85	
Bank acceptances	28,108,419.16	
Total		28,433,517.01
Investments:		
U. S. bonds	$ 5,013,950.00	
Municipal warrants	7,499,885.12	
Total		12,513,835.12
Federal Reserve notes (net)		15,053,765.00
Due from other Federal Reserve Banks		226,793.64
All other resources		632,539.23
Total resources		$229,063,271.50

Liabilities

Capital	$ 11,595,850.00
Reserve deposits (net)	182,017,291.93
Government deposits	34,168,657.36
All other liabilities	1,281,472.21
Total liabilities	$229,063,271.50
Federal Reserve notes outstanding	$ 70,730,700.00
Against which there is deposited with Fed. Reserve Agent:	
Gold and lawful money	$ 70,730,700.00

NOTE TO THE STUDENT

In the Sixty-fourth and Sixty-fifth Lessons arrange the data on Bank Statements in accordance with models previously given.

SIXTH LESSON

INSTRUCTIONS AND SUGGESTIONS

The words in this lesson offer practice on the first and second banks of keys. Third and fourth finger practice still predominates so that the action of these fingers may be brought up to the standard of execution of the others. In using the fourth fingers care must be exercised to avoid moving the hand; use a finger movement entirely.

Punctuation marks must be struck with a much lighter touch than the other keys. Pay particular attention to the touch until it is unconsciously uniform in force and also in *even time.*

"WARMING-UP" EXERCISES

In order to gain a thorough command of the keyboard the student will need to make a constant effort to practice on matter which covers the entire keyboard. The following exercises will serve to familiarize the student with the frequent sequences of letters.

With "a" as a starting point, combine it with every other letter on the keyboard as follows:

aa, ab, ac, ad, ae, af, ag, ah, ai, aj, ak, al, am, an, ao, ap, aq, ar, as, at, au, av, aw, ax, ay, az.

Then reverse the exercise as follows:

aa, ba, ca, da, ea, fa, ga, ha, ia, ja, etc.

Take the letter "b" and treat it in the same way, and so on through the alphabet.

These exercises will give every possible combination of letters and afford excellent practice in making the reaches. They will also serve to impress the location of each letter as perhaps no other exercise would.

SUPPLEMENTARY EXERCISE

Practice two lines of each word; three half-pages required.

veracity	milling	ambush
policy	applied	dealers
assured	numerals	million
lionize	query	azaleas
boilers	acquire	exciting
quarrelsome	appointment	memorial

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

call	even	room	board	paper
care	each	same	carry	power
down	poor	sold	cause	place
does	part	sure	clear	point
deal	read	some	draft	party
duty	real	show	exist	quite

FEATURES OF MACHINE TO BE LEARNED

(Review parts learned in previous lessons.)

Oiling the machine.

Liabilities

Capital Stock	$499,203,700.00
Premium realized on Capital Stock from January 1, 1909	7,254,247.63
Bonded debt and other obligations	206,015,406.71
Current liabilities	49,488,289.02
Deferred liabilities	224,377.77
Unadjusted credits including accrued taxes and depreciation reserves	31,510,897.09
Corporate surplus:	
Additions to property through income and surplus since June 30, 1907	83,631,500.95
Miscellaneous fund reserves	84,593,720.41
Sinking fund reserves, etc	5,026,896.13
Profit and Loss	27,991,499.74
	$994,940,535.45

SECOND EXERCISE

WHAT IS TRUSTEESHIP

Three parties are involved:

1. Grantor--the person who creates the Trust.

2. Trustee--the person who holds the property and carries out the provisions of the Trust.

3. Beneficiary--the person who benefits from the provisions of the Trust.

Example: A man may name a Trust Company to act as Trustee for his young son. A certain sum of money is set aside as a Trust fund. For a specified number of years the income of this fund is to be used for the son's benefit. After that the Trust Company is to pay the principal to the son.

Trusteeships can be so arranged that interest shall be paid to one beneficiary, and principal to another.

COLUMBIA TRUST COMPANY NEW YORK CITY

SIXTH LESSON

Repeat each complete exercise until a perfect copy is produced. Write five lines each of the sentences in the Third Exercise, instead of three.

FIRST EXERCISE

freight freight freight freight freight freight freight freight freight
greater greater greater greater greater greater greater greater greater

dollars dollars dollars dollars dollars dollars dollars dollars dollars
wealthy wealthy wealthy wealthy wealthy wealthy wealthy wealthy wealthy

perhaps perhaps perhaps perhaps perhaps perhaps perhaps perhaps perhaps
request request request request request request request request request

through through through through through through through through through
operate operate operate operate operate operate operate operate operate

quality quality quality quality quality quality quality quality quality
improve improve improve improve improve improve improve improve improve

SECOND EXERCISE

consider restrict receiving telegram counter genuinely quantity simple
urgent notable suspect indignant insolvency surpass forcible intellect

imitate conscious circulation restful pleasure omission wrought eulogy
suitable outward criticise bureau all right acknowledgment feasibility

allege judgment separate therefore brief mercantile prejudice valuable
surprise thereupon occasion negotiation supersede extraordinary caucus

persuade privilege government exhilarate acquiesce eligible dissension
magnificent monetary descent summary coupon pursue ninety forty number

necessary thoroughly manufacture assumption animate freight justly and
forenoon ascertain gratify assessment gross valuation manipulation mar

THIRD EXERCISE

The man who is above his business may soon find his business above him.
The man who is above his business may soon find his business above him.
The man who is above his business may soon find his business above him.

The chains of habit are generally too small to be felt till they are too strong to be broken.
The chains of habit are generally too small to be felt till they are too strong to be broken.
The chains of habit are generally too small to be felt till they are too strong to be broken.

You spoke about having a ten quart black zinc box joined firmly forward.
You spoke about having a ten quart black zinc box joined firmly forward.
You spoke about having a ten quart black zinc box joined firmly forward.

SIXTY-SECOND LESSON

FIRST EXERCISE

THE PENNSYLVANIA RAILROAD COMPANY

General Office, Broad Street Station, Philadelphia, Pa.,
February 23, 1916

The Board of Directors herewith submit to the Stockholders of The Pennsylvania Railroad Company a synopsis of their Annual Report for the year 1915:-

CONDENSED INCOME STATEMENT

Railway operating revenues		$196,628,170.10
Railway operating expenses		142,736,560.83
Net revenue from railway operations		53,891,609.27
Railway tax accruals	$7,594,403.88	
Uncollectible railway revenues	46,280.71	7,640,684.59
Railway operating income		$ 46,250,924.68
Non-operating income:		
Income from securities, accounts and sinking, and other reserve funds	$17,692.180.57	
Rent income, etc	2,683,140.09	20,375,320.66
Gross income		$ 66,626,245.34
Deductions from gross income		24,200,923.02
Net income		$ 42,425,322.32
Disposition of net income:		
Income applied to sinking and other reserve funds	$ 1,946,341.16	
Dividend of six per cent	29,952,219.00	
Income appropriated for road and equipment, improvements, etc	10,526,762.16	$ 42,425,322.32

CONDENSED GENERAL BALANCE SHEET
December 31, 1915

A s s e t s

Investments:	
Investment in road and equipment	$495,856,202.30
Improvements on leased railway property since June 30, 1907	18,287,534.34
Sinking funds	2,077,922.37
Miscellaneous physical property	2,132,020.73
Securities owned and advances to affiliated companies	350,599,077.73
Current assets	93,256,004.48
Deferred assets including insurance and other funds	30,490,309.36
Unadjusted debits	2,241,464.14
	$994,940,535.45

(Continued on next page)

SEVENTH LESSON

INSTRUCTIONS AND SUGGESTIONS

Make a thorough study of the chart presented in this lesson, paying close attention to the location of the figures with regard to the letters directly beneath them.

Memorize the location of figures and the finger to be used on each, and the letter that is immediately below each figure.

Fingering of numeral keys: Strike 2 with the left third finger; 3 with the second finger; 4 and 5 with the first finger; 6 and 7 with the right first finger; 8 with the second; 9 with the third; 0 with the fourth. (See page 5 for explanation of figures in Third Exercise, page 21.)

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

also	body	after	allow	accept
away	both	about	among	agency
bill	cost	agent	annum	answer
best	come	again	avoid	around
back	came	along	bring	annual
book	city	alone	build	avenue

Study the following article carefully. After completing the seventh and eighth lessons make one perfect copy of "Numerals."

NUMERALS

(Adapted from "Manual of Style," University of Chicago Press, and the Manual of Style of the Government Printing Office.)

Strike small "l" for the figure *one*. The capital O is used for the cipher on machines not provided with a cipher. In writing Roman numerals use capitals; as Edward VII.

In writing fractions not on the machine, the character (/) is used to separate the numerator from the denominator. There should be no space between the mark and the figures on either side; thus, 1/8, 1/4, etc.

In writing mixed numbers, separate the whole number from the fraction by a space; thus, 22 1/2.

Some writers prefer the hyphen instead of the oblique mark in making fractions; thus, 1-2, 7-8, etc., but the former is preferable.

The period is used for a decimal point; the double period key is provided on some machines to avoid the necessity of shifting while writing figures.

In ordinary reading-matter, spell out all numbers of less than three digits, unless of a statistical or technical character, or unless occurring in groups of six or more following each other in close succession.

"In some quarters of Paris, inhabited by wealthy families, the death-rate is 1 to every 65 persons; in others, inhabited by the poor, it is 1 to 15"; "He spent a total of two years, three months, and seventeen days in jail." But: "He spent 128 days in the hospital."

(*Concluded in next lesson*)

Unassigned Funds (Surplus Net $191,128.50		
(Surplus Gross 239,489.43 . . .		239,489.43
Such funds are also for protection of policyholders, if needed.		
		$9,536,302.79

INCOME AND DISBURSEMENTS, 1915

Cash Income	$2,003,004.84
(Premiums, interest, rents, arrearages, etc.)	
Cash Disbursements	$1,528,964.72
(Death-Claims, Matured Endowments, Policy-Dividends and Miscellaneous Expenses.)	

*The Company's policy-dividends are apportioned and distributed annually. It holds no deferred dividends accumulating from previous years.

SECOND EXERCISE

THE BANK OF AMERICA
New York
STATEMENT OF CONDITION
July 1, 1915

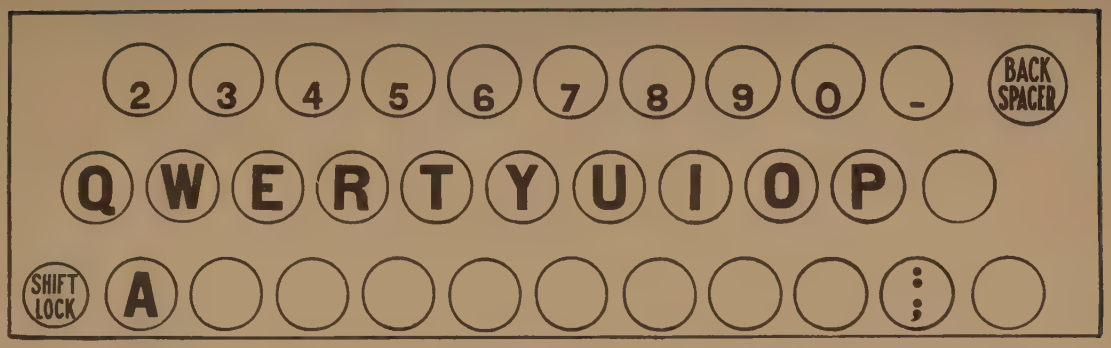
RESOURCES

Loans and Discounts	$25,456,784.19
Banking House and Lot	900,000.00
Stocks and Bonds	4,343,600.09
Due from Banks	1,095,983.08
Exchanges for Clearing House, etc.	10,728,822.96
U. S. and National Bank Notes . .	2,314,134.00
Specie	4,306,223.66
	$49,145,547.98

LIABILITIES

Capital Stock . . .	$ 1,500,000.00	
Surplus Fund. . . .	6,000,000.00	
Undivided Profits . (net)	119,116.33	$ 7,619,116.33
Due to Banks . . .	$10,486,269.62	
Certified Checks .	6,634,587.33	
Individual Deposits	24,195,574.70	41,316,431.65
Semi-annual Dividend, July 1, 1915		210,000.00
		$49,145,547.98
Dividends paid since 1812 exceed		$22,000,000.00

SEVENTH LESSON



Repeat first and second exercises until perfect copies are produced.

FIRST EXERCISE

w2e3r4t5 y6u7i8o9p0 w2e3r4t5 y6u7i8o9p0 w2e3r4t5 y6u7i8o9p0 w2e3r4t5
2w3e4r5t 6y7u8i9o0p 2w3e4r5t 6y7u8i9o0p 2w3e4r5t 6y7u8i9o0p 2w3e4r5t

w23e r45t y67u i89o p02w e34r w23e r45t y67u i89o p02w e34r 23456789
2638 3947 5876 9102 3524 4739 2638 3947 5876 9102 3524 4739 23456789

1234567890 1234567890 1234567890 1234567890 1234567890 1234567890 12
0987654321 0987654321 0987654321 0987654321 0987654321 0987654321 09

SECOND EXERCISE

Mileage of railroads in the U. S.: Alabama 5,406, Alaska 460, Arizona 2,273, Arkansas 5,335, California 8,368, Colorado 5,739, Connecticut 999, Delaware 334, District of Columbia 35, Florida 5,119, Georgia 7,432, Hawaii 245, Idaho 2,748, Illinois 12,139, Indiana 7,476, Iowa 9,994, Kansas 9,256, Kentucky 3,780, Louisiana 5,720, Maine 2,270, Maryland 1,429, Massachusetts 2,130, Michigan 8,933, Minnesota 9,039, Mississippi 4,441, Missouri 8,224, Montana 4,846, Nebraska 6,170, Nevada 2,418, New Hampshire 1,255, New Jersey 2,312, New Mexico 3,024, New York 8,530, North Carolina 5,418, North Dakota 5,160, Ohio 9,147, Oklahoma 6,397, Oregon 2,912, Pennsylvania 11,634, Rhode Island 205, South Carolina 3,686, South Dakota 4,238, Tennessee 4,105, Texas 15,758, Utah 2,098, Vermont 1,073. Virginia 4,611, Washington 5,246, West Virginia 3,915, Wisconsin 7,611, Wyoming 1,820.

THIRD EXERCISE

Write each sentence ten times.

Never trouble another to do for you what you can do for yourself.
Never trouble another to do for you what you can do for yourself.
Never trouble another to do for you what you can do for yourself.

(13-5)

Labor to keep alive in your breast that little spark of celestial fire called conscience.
Labor to keep alive in your breast that little spark of celestial fire called conscience.
Labor to keep alive in your breast that little spark of celestial fire called conscience.

(15-5.87)

We dislike to exchange job lots of sizes varying from a quarter up.
We dislike to exchange job lots of sizes varying from a quarter up.
We dislike to exchange job lots of sizes varying from a quarter up.

(13-5.15)

SIXTY-FIRST LESSON

FIRST EXERCISE

THE POSTAL LIFE INSURANCE COMPANY OF NEW YORK
Report of Condition at the Close of Business
December 31, 1915

ASSETS

State Municipal and Railroad Bonds . . . . . Representing the money of policyholders invested in securities in the United States and Dominion of Canada.	$1,269,430.54
Bonds and Mortgages . . . . . First liens on properties located in New York and other States.	1,289,001.66
Real Estate . . . . . All in New York City including the Company's 15-story office-building.	3,780,151.29
Policy Loans and Liens . . . . . Money loaned to policyholders on the security of their policies to be deducted in case of any settlement.	2,723,444.64
Premiums due and deferred (net) . . . . . Payments in the mails and subject to 30 days grace, also balance of instalment-premiums.	174,682.00
Cash in Banks and Office . . . . . The Company's accounts are kept in four leading New York banks and one out-of-town institution.	116,416.98
Interest due and accrued on Bonds, etc. . . . Interest on secured loans made by the Company.	134,814.75
Office Equipment, etc	48,360.93
	$9,536,302.79

LIABILITIES

Full Reserves (as required by law) . . . . . For the protection of policyholders everywhere.	$8,857,179.00
Reserves . . . . . For contracts not involving life contingencies	110,777.35
Additional Reserves . . . . . Covering policy-dividends* and other obligations	228,857.01
Capital Stock fully paid . . . . . Securities equal to the amount of the capital, on deposit with the State of New York as further protection to policyholders everywhere.	100,000.00

(Continued on next page)

EIGHTH LESSON

Memorize the additional characters on the upper bank of keys. This can easily be done by associating the letter under the key with the two characters on each key. The memorizing of the keys is very important, especially on this section of the keyboard. Because these characters are infrequent, but are liable to *occur at any time*, they will be a source of constant trouble and hesitation unless memorized thoroughly at this time.

Attempt to make your work as beautiful as possible. In order to do this the touch must be absolutely even; the arrangement symmetrical and well balanced.

Keep your eyes on the "copy" always. Feel your way along the rows for the right key, if necessary, using the guides as a starting point. Your fingers will soon become accustomed to making the correct reach without this roundabout process. If particular combinations give you trouble, select a few words containing such combinations and practice until you overcome the difficulty. All the time you now spend in learning the correct method will be time well invested. *The fingering is the same as for the Seventh Lesson.*

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

send	true	reply	state	assure
seem	them	shall	these	amount
said	term	start	those	almost
soon	than	still	their	appear
says	this	study	there	attend
time	talk	stock	truly	afraid

NUMERALS

Treat all numbers in connected groups alike, as far as possible; do not use figures for some and spell out others; if the largest contains three or more digits, use figures for all; per cent should always take figures:

"The force employed during the three months was 87, 93, and 106 respectively"; 1-10 per cent.

Spell out round numbers — that is, approximate figures in even units:

"The attendance was estimated at five hundred"; (but, "at 550").

Spell out all numbers, no matter how high, commencing a sentence in ordinary reading-matter:

"Five hundred and ninety-three men, 417 women, and 126 children under eighteen, besides 63 of the crew, went down with the ship."

Spell out sums of money when occurring in isolated cases in ordinary reading-matter:

"The admission was two dollars."

Spell out the time of day in ordinary reading-matter:

At four; at half-past two in the afternoon; at seven o'clock.

Spell out ages:

Eighty years and four months old; children between six and fourteen.

Put a comma after digits indicating thousands, except when used as a date, a house number or in a page-reference:

"1,276, 10,419; January, 1909; p. 2461.

Use a hyphen in place of the word "to" connecting two words or numbers:

"May-July, 1906; May 1, 1905-November 1, 1906; pp. 3-7; Luke 3:6-5:2.

LIABILITIES

(Total amount we owe)

Due our Depositors	
Payable on demand	$77,973,275.05
Payable after a specified time	13,612,507.07
TOTAL DEPOSITS	91,585,782.12
Office Checks (Our own checks issued for various payments—but not yet returned to us.)	1,785,209.96
Reserve for Taxes (Proportionate amount owing for above—figured as though due June 30, 1916.)	57,558.05
Acceptances of Drafts (Payable at a future date.)	1,007,106.52
Accrued Interest Payable (Amount set aside to meet interest due on deposits.)	389,617.37
TOTAL	$94,825,274.02
Leaving Capital, Surplus and Undivided Profits	$10,097,269.41

SECOND EXERCISE

Example of a Bank Statement without explanatory remarks.

ASTOR TRUST COMPANY
Member New York Clearing House Association
Condition at Close of Business on June 23, 1915
As Reported to State Banking Department

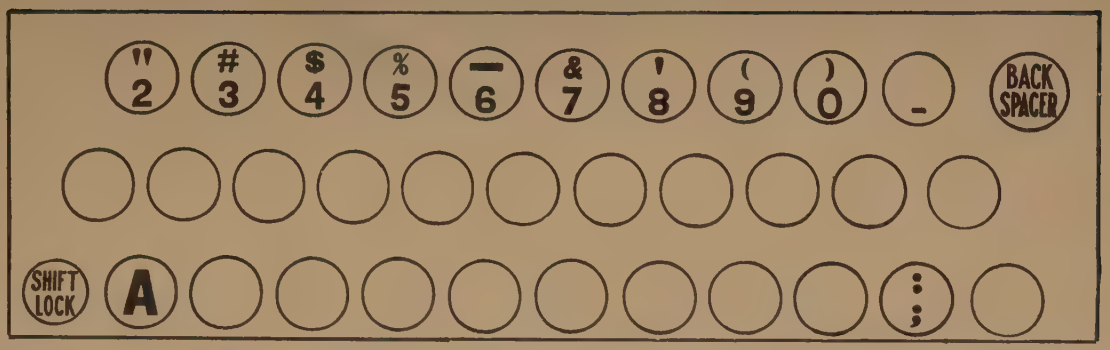
RESOURCES

Bonds and Mortgages	$ 1,100,000.00
N. Y. State and City Bonds	352,037.00
Other Stocks and Bonds	6,886,183.00
Time Loans	5,973,441.31
Bills Purchased	3,915,663.30
Demand Loans	4,274,217.84
Accrued Interest Receivable	250,462.23
Cash in Vault and Banks	5,132,010.71
	$27,884,015.39

LIABILITIES

Capital	$ 1,250,000.00
Surplus Fund	500,000.00
Earnings Undivided	731,984.55
Accrued Interest Payable	247,786.21
Deposits	25,154,244.63
	$27,884,015.39

EIGHTH LESSON



Repeat First and Second Exercises until perfect copies are produced; the Third Exercise ten times.

FIRST EXERCISE

w2 e3 r4 t5 y6 u7 i8 o9 p0 w2 e3 r4 t5 y6 u7 i8 o9 p0 w2 e3 r4 t5 y6 u7
s2 d3 f4 g5 h6 j7 k8 l9 ;0 s2 d3 f4 g5 h6 j7 k8 l9 ;0 s2 d3 f4 g5 h6 j7

"2 #3 $4 %5 _6 &7 '8 (9)0 "2 #3 $4 %5 _6 &7 '8 (9)0 "2 #3 $4 %5 _6 &7
"w #e $r %t _y &u 'i (o)p "w #e $r %t _y &u 'i (o)p "w #e $r %t _y &u

O'Hare & Co., 1684 (95#) bags pure "Star" salt, $2.37, 15% off, 10 days.
O'Hare & Co., 1684 (95#) bags pure "Star" salt, $2.37, 15% off, 10 days.

SECOND EXERCISE

The resources of the Metropolitan Trust Company, March 17, 1916, were as follows: New York state and city bonds, $4,027,425.00; other stocks and bonds, $9,032,453.28; bonds and mortgages, $1,265,308.33; loans, $42,884,890.83; real estate, $59,285.24; accrued interest receivable, $473,952.62; cash on hand and in banks, $13,109,526.52; making a total of $70,852,841.82.

And the liabilities were as follows: capital, $2,000,000.00; surplus and undivided profits (earned), $6,416,734.47; reserved for dividend taxes and rent, $131,823.33; deposits, $62,075,323.35; accrued interest payable, $228,960.67; making a total of $70,852,841.82.

THIRD EXERCISE

Few of the things that come to the man who waits are the things he has been looking for. (19–4.1)

The more business a man has to do, the more he is able to accomplish; for he learns to economize his time. (22–4.8)

A man should never be ashamed to own that he has been in the wrong, which is but saying in other words that he is wiser to-day than he was yesterday. (31–4.7)

The public was amazed to view the quickness and dexterity of the juggler. (13–5.6)

SIXTIETH LESSON

FIRST EXERCISE

FINANCIAL STATEMENTS

Financial statements showing a bank's, a corporation's, an insurance company's or a firm's resources and liabilities form one of the most common examples of tabulation. The bank statement following is presented with an explanation of each item in parentheses to enable the student to understand the meaning of the various items.

HOW TO READ A BANK STATEMENT

When a Trust Company or Bank publishes a statement, many items which appear are little understood by the public.

For the more ready understanding of the sound financial condition of the Columbia Trust Company, we explain below each item in our statement of June 30, 1916.

ASSETS
(Total resources)

Cash on Hand.	$ 6,412,818.30
(Gold, other coin and currency locked in our vaults.)	
Cash in Banks and Exchanges	12,335,047.25
(Including deposits in other banks and checks deposited by our customers in process of collection.)	
State and City Bonds	1,158,638.30
(Their market value June 30, 1916.)	
Other Stocks and Bonds.	10,571,601.17
(Quickly salable, high grade securities. Their market value June 30, 1916.)	
Loans and Bills Purchased	57,292,338.37
(Loans amply secured, and notes of concerns of highest standing and financial rating, quickly convertible into cash.)	
Short Term Securities	7,439,188.72
(Obligations of railroads and industrial corporations, payable at a near date and readily marketable.)	
Bonds and Mortgages	2,391,749.32
(Loans of less than 2/3 the value of real estate in New York City, mortgaged to us.)	
Real Estate	5,592,469.16
(3 banking buildings—lower floors used for our business—upper floors rented to the public.)	
Customers' Liability on Acceptances	1,007,106.52
(Commercial drafts on this Company, accepted by us, payable at a future date.)	
Accrued Interest Receivable	541,586.32
(Interest accrued on loans and investments, but not yet due.)	
TOTAL . . .	$104,922,543.43

(Continued on next page)

NINTH LESSON

INSTRUCTIONS AND SUGGESTIONS

Memorize the characters on the outer row of keys on the right before proceeding with the lesson. This outer row of keys is fingered with the fourth finger. It will help you to keep the hand in position while fingering this outer row if you will keep the first finger anchored to the letter "j." Drop the first finger to "j" before attempting to reach the fractions. You will soon be able to dispense with this aid.

Figures require a great deal of practice, for the reason that each is independent of the other — there is no "context" to follow. In writing words, spelling is a help in fingering — you can anticipate the next letters, you become used to frequent sequences; but in figures you have no aid of this kind. If you transpose figures it is not at once noticeable as in the case of transposed letters in a word.

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

then	with	today	appear	arrive
tell	week	since	access	astray
upon	were	spent	adjust	answer
work	what	under	across	become
went	want	usual	advise	bottom
wire	wish	value	affect	beyond

After completing the exercises on the next page, make one copy of the following article. The information contained in this article is very important to the typist.

SPACING AFTER PUNCTUATION MARKS

After a period (.), exclamation (!), or interrogation point (?), at the end of a sentence, there should be two spaces.

After a period (.) following an abbreviation or an initial, one space.

After a colon (:), two spaces.

After a semicolon (;) or comma(,), one space.

When two punctuation marks occur consecutively, there should be no space between them; nor should there be a space between the quotation mark or parenthesis and the matter inclosed, but a space both before and after it.

EXAMPLES: Yours of the 5th inst., inclosing check, at hand. Your reference to the "Oceanic" (due to arrive April 10) has no bearing, etc.

The colon and semi-colon should be placed outside of the quotation marks, unless a part of the quotation. The comma is always placed inside the quotation marks. The exclamation point is placed inside the quotation marks when part of the quotation; otherwise outside. The interrogation point should be placed inside the quotation marks only when it is part of the quotation. The period is placed inside the quotation marks; and inside the parenthesis when the matter inclosed is an independent sentence and forms no part of the preceding sentence; otherwise outside.

Punctuation marks, if required, follow the parenthetical expression; thus,

"We refer you to booklet (page 16), in which you will find," etc.

In underscoring two or more words, do not underscore the *space* between the words. Strike the underscore with a very light touch.

SECOND EXERCISE

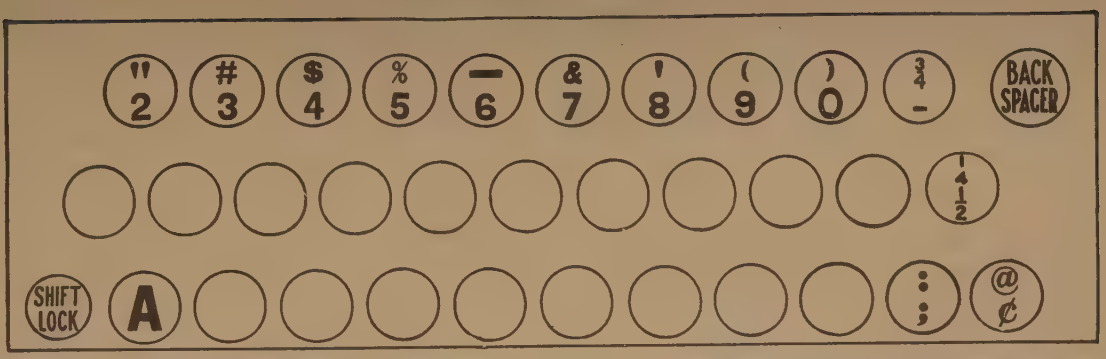
Tabulate the following, inserting proper heading:

Names, Abbreviations, and Capitals of the States and Territories of the United States

Alabama, Ala., Montgomery; Alaska, Alaska, Sitka; Arizona, Ariz., Phoenix; Arkansas, Ark., Little Rock; California, Cal., Sacramento; Colorado, Colo., Denver; Connecticut, Conn., Hartford; Delaware, Del., Dover; District of Columbia, D. C., Washington; Florida, Fla., Tallahassee; Georgia, Ga., Atlanta; Guam, Guam, Guam; Hawaii, Hawaii, Honolulu; Idaho, Idaho, Boise; Illinois, Ill., Springfield; Indiana, Ind., Indianapolis; Iowa, Iowa, Des Moines; Kansas, Kans., Topeka; Kentucky, Ky., Frankfort; Louisiana, La., Baton Rouge; Maine, Me.,Augusta; Maryland, Md., Annapolis; Massachusetts, Mass., Boston; Michigan, Mich., Lansing; Minnesota, Minn., St. Paul; Mississippi, Miss., Jackson; Missouri, Mo., Jefferson City; Montana, Mont., Helena; Nebraska, Nebr., Lincoln; Nevada, Nev., Carson City; New Hampshire, N. H., Concord; New Jersey, N. J., Trenton; New Mexico, N. Mex., Santa Fe; New York, N. Y., Albany; North Carolina, N. C., Raleigh; North Dakota, N. Dak., Bismarck; Ohio, Ohio, Columbus; Oklahoma, Okla., Oklahoma City; Oregon, Oreg., Salem; Pennsylvania, Pa., Harrisburg; Philippine Islands, P. I., Manila; Porto Rico, P. R., San Juan; Rhode Island, R. I., Providence; Samoa, Samoa; South Carolina, S. C., Columbia; South Dakota, S. Dak., Pierre; Tennessee, Tenn., Nashville; Texas, Tex., Austin; Utah, Utah, Salt Lake City; Vermont, Vt., Montpelier; Virginia., Va., Richmond; Washington, Wash., Olympia; West Virginia, W. Va., Charleston; Wisconsin, Wis., Madison; Wyoming, Wyo., Cheyenne.

NOTE: If the capital is omitted in any case, "not given" should be written in the proper column.

NINTH LESSON



Repeat First and Second Exercises until perfect copies are produced; the Third Exercise ten times.

FIRST EXERCISE

234¼ 6789¾ 234¼ 6789¾ 234@ 6789½ 234¼ 6789¾ 234¢ 6789½ 234¼ 6789¾ 234¢
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$5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25 $5.25
#400, #589, #872, #641, #753, #495, #654, #861, #679, #251, #759, #357.

SECOND EXERCISE

Wheat--Weaker; inquiry is quiet, No. 1 Northern, f. o. b., 128; No. 2 red, f. o. b., 122, to arrive; No. 2 hard winter, 121, f. o. b.; No. 1 macaroni, to arrive, 122; No. 1 Manitoba, to arrive, 128. Exporters took 100,000 bushels, mainly Manitoba.

Oats--Weak; trade is less active. Standard, 47½; No. 3 white, 46 @ 46½; No. 4 white, 45 @ 45½; elevator basis, ungraded, 45½ @ 49. Exporters took nothing.

Corn--Lower; quiet inquiry. No. 2 yellow, all rail, to arrive, 81½; new No. 2 yellow, kiln-dried, to arrive, 78½, c. i. f.; new No. 3 kiln-dried, to arrive, 78½, c. i. f. Exporters took nothing.

THIRD EXERCISE

Our grand business is not to see what lies dimly in the distance, but to do what lies closely to hand. (21–5.05)

A word that has been said may sometimes be unsaid--it is but air--but when a deed is done, it cannot be undone, nor can our thoughts reach out to all the mischiefs that may follow. (37–4.84)

When we have practiced good actions awhile, they become easy; when they are easy, we take pleasure in them; when they please us, we do them frequently; and then, by frequency of act, they grow into a habit. (38–5.37)

My help squeezed in and joined the weavers again before six o'clock. (12–5.66)

FIFTY-NINTH LESSON

FIRST EXERCISE

NOTICE OF DIVIDENDS PAYABLE
THE NEW YORK TRUST COMPANY
26 BROAD STREET
COUPONS DUE JULY, 1916, PAYABLE AT THIS OFFICE

Ashland Waterworks Co. 1st Mtg. 5s
Athens Terminal Co. 1st Mtg. 5s
Auburn Gas Co. 1st Mtg. Skg.Fd. 5s
Bronx Gas & Elec. Co. 1st Mtg. 5s
City of Ore. Mo., W. W. & Elect. Lt. 5s
City of Rome, Ga., Ren. or Ref. Mtg. 4½s
City of Sedalia, Mo., Rfdg. 4½s
Cent. Market St. Ry. 1st S. F. 5s
Citizens Gas & Electric Co. of Council Bluffs 1st Mtg. 5s
Citizens Gas & Fuel Co. of Terre Haute, Ind., 1st Rfdg. 50yr. 5s
Clinchfield Coal Co. 1st 5s
Detroit, Toledo & Ironton R. R. Co. 1st Mtge. 5s
East Hampton Elect. Light Co. 6s
E. Ohio Gas Co. 1st Mtg. S. F. 5s
Edison Electric Light & Power Co. Erie, Pa., 1st 6s.
Equitable Illuminating Gas Light Co. of Phila. 1st Mtg. 5s
Erie County Elec. Co. 1st Mtg. 4s
Fonda, Johnstown & Gloversville R. R. Co. General Rfdg, 4s
Fonda, Johnstown & Gloversville R. R. Co. 1st Cons. Rfdg. 4½s
Greenwich Tramway Co. 1st 5s
Hackensack Water Co. 1st 4s
Hamilton Ridge Lumber Co. Purchase Money 1st 6s
Indianapolis Wat. Co. Gen. Mtg. 5s
Jonesville, S. C., Sch'l Dist. 5½s
Kansas City Railways Co. 1st 5s
Kansas City Railways Co. 2d 6s, Series A
Kansas City Railways Co. 2d 5s, Series B
Kansas City Lt. & Pw. Co. 1st 5s
Kan. City So. Ry. Ref. & Imp. 5s
Knoxville Ry. & Lt. Co. 2 yr. Coll. 6% Notes
Lincoln Traction Co. Gold 5s of 1939
Lincoln Traction Co. Gold 5s of 1920
Lockport Light, Heat & Power Co. 1st Mtg. Refunding 5s
Macon, Dublin & Savannah R. R. Co. 1st 5s
National Cond. & Cab. Co. 1st 5s
New Orleans City & Lake R. R. Co. 1st 5s
New Orleans City R. R. Gen. 5s
New Orleans Ry. & Lt. Gen. 4½s
Norwich Gas & Elec. Co. 1st 5s
Paducah City Ry. 1st Cons. 5s
Pine Bluff Co. 1st 30-year Gold
Plattsburgh Traction Co. 1st 6s
Pocahontas Cons. Collieries Co., Inc., 50-year 5% Gold
Ruhm Phosphate Min. Co. 1st 6s
St. Lawrence & Adirond. Ry. 1st 5s
Sharon & Newcastle Railways Co. 1st Lien S. F. 5s
Somerset County, N. J., Bldg. 4s
South Shore Gas Co. 1st 5s
Terminal Warehouse Co. 2d Mtg. 5s
Underground Elec. Railways Co. London, Ltd., 4½% Bonds, 1933.
Underwriters Bldg. Co. 1st 5s
United Fuel Gas Co. 1st S. F. 6s
United Gas & Elec. Co. of N. J. 1st Mtg.5s
United Lt. & Rys. Co. 6% Notes
Utica Belt Line St. R. R. Co. 2d Mtg. 5s
Utica, Clinton & Binghamton R. R. Co. Gen. 5s
Va.-Portland Cement Co. 1st 5s
Washington Sugar Co. 1st 6s
Willapa Elect. Co. 1st Gold 6s
Worcester & Conn. East Ry. Co. 1st 4½s
Youngstown-Sharon Ry. & L. Co. 1st S. F. 5s Due July 14, 1916
Vladikawkas Ry. Co. (Russia) 4s Due July 15, 1916
Cent. R. R. of Haiti 1 yr. 5% Notes

TENTH LESSON

INSTRUCTIONS AND SUGGESTIONS

From this point on to business correspondence the lessons consist of sentence and paragraph practice; they will have a marked influence in increasing the skill in writing continuous matter. Practice on the alphabetic sentences given in the last exercise is very important.

The words in each exercise have been counted and the stroke intensity of the entire exercise computed. The first number in the parenthesis indicates the total number of words; the second, the average number of strokes per word.

WORDS OF HIGH FREQUENCY

Practice two lines of each word; five half-pages required.

word	feel	world	belong	change
year	five	which	before	clause
firm	give	would	better	cannot
four	gave	young	charge	cancel
full	gone	wrote	credit	custom.
form	high	where	course	desire

After completing the exercises on the next page, make one copy of the following article:

THINGS YOU OUGHT TO KNOW

Make a close study of "Things You Ought to Know." You will have occasion to apply this knowledge nearly every day in your work.

Use two hyphens (- -) for a dash.

Two titles of respect, such as *Mr.* and *Esquire*, should not be applied to one person. It is correct, however, to write *Mr. E. G. Henderson, Secretary.*

In addressing, such titles as *General Manager, President, Secretary, etc.*, may be on the same line with the name, or on the next line, depending upon the length of name and address. A good arrangement should govern.

Avoid abbreviations in letters as much as possible. Do not abbreviate the name of a state in the body of a letter unless it is part of an address.

Dates and page numbers are generally written in figures. Put the page number in the middle of a line.

The sign for "and" (&) should not be used except in names of firms and corporations.

In the salutation "*My dear Sir*," *dear* should not begin with a capital.

The first word only of the complimentary closing begins with a capital.

Inst. is an abbreviation for *instant*, which means the present month; *ult.*, *ultimo*, means last month; *prox.*, *proximo*, means next month. Many writers prefer that even these words be written in full.

Do not place a comma between the month and the day of the month. The proper punctuation is "June 14, 1909."

When the month precedes a date expressed in figures, the best newspapers and magazines do not use the suffixes "d," "st," and "th"; as, "Your letter of November 6 is received." When the month follows or is not expressed, the suffixes are used; as, "The 6th of November," "the 6th inst." Many business men, however, prefer to use the suffixes except when the year follows; as, "November 6th," "November 6, 1915."

Do not begin a paragraph on the last line of a page, and always arrange the letter so that there will be at least three lines on the second page.

EXERCISES

Prepare invoice heads as previously instructed and bill the following. Carry out extensions, and give totals in each instance.

Exercise 3. Sold to Dempsey Clothing Company, St. Louis, Mo., May 2: 1 No. 101—55″ Oak Desk, $42; 1 No. 54—42″ Oak Desk, $27; 1 No. 2172½ Oak Rev. Chair, $12; 1 No. 2172 Oak Arm Chair, $9.75; 1 No. 30 Oak Type. Chair, $6.75; 1 No. 455½ Mah. Rev. Chair, $27.25; 2 No. 2172 Mah. Arm Chairs, $25.50.

Exercise 4. Sold to Jameson & Hammond, Oklahoma City, Okla., June 1: 1 Truck, $3.56; 1 Saw, $1.19; 1 Hammer, $0.57; 1 Stencil, $1.65; 1 Stencil Brush, $0.38; 1 Mark Brush, $0.06; 6 Twine, $1.38; 1 Mark Pot, $0.27; 1 Cutter, $0.25.

Exercise 5. Sold to Clendennin & Peterson, Boise, Idaho, Jan. 15: 1 Jumbo File, $0.75; ½ Pint Red Ink, $0.35; 1 Pint Black Ink, 0.30; 1 Filler, $1.10; 1 Duster, $0.60; 2 Oak Inkstands, ea. $2.50, $5.00; 1 Oak Inkstand, $4.00; 1 Hamper Sq., $2.75; ½ Doz. Blotters, $0.25; 1 Desk Pad, $1.00; 1 Doz. Clips, $0.40.

Exercise 6. Sold to Teller-Brownell Co., Baltimore, Md., Feb. 4: ½ doz. Spindles, $0.06; ½ doz. Bank P. H., $0.25; 1 Pin Cushion, $0.11; 1—3″ Sponge Cup, $0.06; 1 Cap Inkwell, $0.16.

Exercise 7. Sold to Carson, Pirie, Scott & Co., Chicago, Ill., Feb. 20: 1 No. 29 Oak Section, N. L., $8.25; 1 No. 404 Vertical Oak Tray, W. L., $7.75; 1.000 C2253 Ledger Cards, $2.10; 1 No. 60 Section, no lock, $16.75; 1 No. 6 Base, $6.50; 1 2-Dr. Com'l Report Cabinet, N. L., $9.50; 4 No. 77 Transfer Cases, $8.00; 2 No. 774 Metal Followers, $0.50; 1,000 Indicators—400 Blue, 200 Brass, 200 Copper, 200 Nickel—$2.25; 1 No. 39 N. L. Rodless Oak Sec., $8.25; 500 No. 2253 Form C Ledger Cards N. P., $1.12.

Exercise 8. Sold to Crane & Pellman, New Orleans, La., July 6: 1 Mahogany bookcase, plain glass doors, $30.00; 2 Mahogany separators, no charge: 1 Mahogany legal unit, $23.50; 1,000 White unpunched cards, $1.75.

Exercise 9. Sold to Northwestern Dry Goods Co., Seattle, Wash., Aug. 9: 5 H. T., $7.50; 1 H. T., "Sil," $2.00; 3 Electrotypes, $0.75; Retouching 1 Electro, $0.50; 6 Electros, $10.75.

Exercise 10. Sold to Otis Stores Company, Memphis, Tenn., May 2: 2 doz. Brocade Portiers, $575.00; 6 bolts Chintz, $150.00; 10 pair imported lace curtains, $250.00.

Exercise 11. Sold to Randolph Johnson, Chicago, Ill., Oct. 5: 1 Imitation Leather Trunk, $10.00; 1 Gladstone, $14.50; 1 Leather Hunting Case, $12.00; 1 Card Case, $1.75.

Exercise 12. Sold to Pratt Brothers, Texarkana, Texas, May 14: 2 Mission Library Suits, $690.00; 3 Brass Umbrella Stands, $175.00; 1 Quartered Oak Wardrobe, $55.00; 4 Typewriter Tables, $36.00.

Exercise 13. Sold to Stoner, Smith & Peabody, Washington, D. C., 1911: 1 Persian Rug, 15 x 20, $1,195.00; 2 Hall Runners, $140.00; 1 Rubber Door Mat, $8.98; 6 Bokaras, small, $175.00; 40 Yards Brussels Stair Carpet, $120.00.

Exercise 14. Sold to Hamilton Bradley Company, Portland, Ore., June 7: 2 Arm Chairs, $20.00; 3 Typewriter Chairs, $24.00; 1 Oak Roll Top Desk, $58.00; 1 Filing Cabinet, $30.00; 1 Mission Table, $45.00; 6 Mission Chairs, $48.00.

Exercise 15. Sold to Williams and Harford, Oakland, Calif.: 1 Mahogany bookcase section with ends, plain glass doors, $32.50; 2 Mahogany bookcases, one pair ends, and one separator, plain glass doors, $59.00; 1 Mahogany base, $5.50; 1 Mahogany cupboard, $19.00; 2 Mahogany legal units, $45.00; 1 Mahogany 18-tray case, $37.50; 1 Mahogany top, $4.50; 2 Oak correspondence units, one separator, one pair ends special finish, $60.00; 1 Oak 2-tray case, $5.00; 200 Manila folders, $1.00; 5000 White cards @ $2.00 M, $10.00; 1 Set A-Z guides, $.85; 1000 Folders #1 up, $5.50; 50 Guides #1 up by 20's, $0.68; 1 Set buff celluloided guides, $1.05; 1000 White cards #1 up, $2.50; 200 Plain white cards, $0.40.

Exercise 16. Sold to Mrs. E. D. Cousins, 1492 Columbus Avenue, Lansing, Michigan: 1 pr. Gunmetal pumps, $7.50; 1 pr. Strap dancing slippers, $8; 1 pr. White kid shoes, $11; 1 pr. Outing shoes, $4.50; 2 pr. Sneaks, $3.

TENTH LESSON

FIRST EXERCISE

Repeat the exercise until a perfect copy is produced. Use a full-size sheet, and double spacing between the lines. Set stops at 10 and 65.

Boston, May 27.—The market was heavy, without notable activity. Zinc stocks dropped briskly, and coppers were soft. West Indies Steamship, 42¾; preferred, 53; Fitchburg preferred, 78½; Mergenthaler, 162; Northern Railroad of New Hampshire, 102½; Torrington, 55; Ahmeek Mining, 100; Cuban Portland Cement, 13¾; Winona, 6½; Utah Metal, 8¾; Keweenaw, 5¼; South Lake, 7½; Superior & Boston, 4¾; Utah Apex, 4¾; Nipissing, 7¾; Butte Balaklava, 2¾; Santa Fe, 2½; Michigan, 3½; Algomah, 1¾; Victoria, 3½. (134–6.61)

SECOND EXERCISE

Repeat the exercise until a perfect copy is produced. Use a full-size sheet, and double spacing between the lines. Set stops as above directed.

We have a definite income; and in one aspect at least the universe has been just to us: we have just twenty-four hours a day income from God; and the wonderful thing about this income in time is that we can save it only by spending it. If we would save our dollars and our pennies we must put them away, not spending them in the ordinary routine of life; but if we would save our hours and our moments we must spend them, and the more completely they are spent for ends that are worth while, the more they are converted into capital of character, intelligence and power.—Griggs. (111–5.17)

THIRD EXERCISE

Repeat the exercise until a perfect copy is produced. Use double spacing and set stops as above directed.

Genius is only the power of making continuous efforts. The line between failure and success is so fine that we scarcely know when we pass it—so fine that we are often on the line and do not know it. How many a man has thrown up his hands at a time when a little more effort, a little more patience, would have achieved success. As the tide goes clear out, so it comes clear in. In business, sometimes, prospects may seem darkest when really they are on the turn. A little more persistence, a little more effort, and what seemed hopeless failure may turn to glorious success. There is no failure except in no longer trying. There is no defeat except from within, no really insurmountable barrier save our own inherent weakness of purpose.
—Marden. (136–5.47)

FOURTH EXERCISE

Write each sentence ten times; double space after each sentence group.

I endeavored to puzzle the ex-spy by quickly jumping forward. (11–5.54)

King Alexander was just partly overcome after quizzing Diogenes in his tub. (12–6.25)

The July sun caused a fragment of black pine wax to ooze on the velvet quilt. (16–4.75)

STATEMENT

The Gregg Publishing Company

77 MADISON AVENUE, NEW YORK CITY

M A. Bowle and Company
145 Spring Street
New York City

August 1, 1916

By our terms bills are due, net, 30 days from date.

Jany	Acct.		
Feb	"		
Mar	"	1916	25 00
April	"		
May	"	"	10 50
June	"	"	14 75
July	"		
Aug	"		
Sept	"		
Oct	"		
Nov	"		
Dec	"		

July	1	*Balance due* ☛		50 25
"	10	To bill rendered	10 50	
"	18	" " "	20 00	
"	25	" " "	6 50	37 00
				87 25
May	16	By cash	30 00	
July	3	" "	30 00	60 00
				27 25

PLEASE SEND THIS STATEMENT WITH YOUR REMITTANCE.
IT WILL BE RETURNED RECEIPTED.

ELEVENTH LESSON

INSTRUCTIONS AND SUGGESTIONS

Follow the instructions given on the following page. Do not neglect the practice on the "Words of High Frequency." Repeated practice on words is one of the surest means of securing good rhythm and acceleration of the finger action. After getting the "feel" of the sequence of letters in a word, continue to push the speed of the execution up gradually until you can write smoothly and at a high rate of speed.

WORDS OF HIGH FREQUENCY

Write two lines of each word; five half-pages required.

half	home	kind	amiss	hurry
hand	into	late	claim	issue
hold	just	last	debit	light
hope	know	life	favor	local
help	live	list	found	might
here	knew	look	first	money

After completing the exercises on the next page, make one copy of the following article:

THINGS YOU OUGHT TO KNOW

Nd and *rd* have been superseded by *d;* as, *2d, 3d,* etc.

Do not put a period after *Miss, 1st, 2d, 3d, 4th, 5th,* etc., as they are not abbreviations.

Whole numbers less than 100, except when used in writing dates, should be spelled out. Mixed numbers, or those consisting of whole numbers and a fraction, may either be spelled out or expressed in figures; but fractions standing alone should invariably be spelled out; as, *one-fourth, seven-eighths,* and *ninety-nine one-hundredths.* (See numerals on pages 20 and 22.)

The abbreviation for number (No.) should be placed before figures and the word written out when followed by words. In business letters amounts of money are usually expressed in figures. In contracts they are first written out and then in figures in parentheses; thus, *Twenty-one Dollars* ($21.00).

In business letters sums below one dollar are usually written out, but they can be expressed in two other ways; as, $.75 or 75c, the latter form being preferable.

When writing amounts such as *one dollar, three dollars,* or *fifteen dollars,* put in the decimal points and two zeros; thus, $1.00, $3.00, $15.00. When the amount exceeds $100, this is not necessary, except in formal documents.

Titles of honor and respect, except *Mr., Mrs.* and *Messrs.,* should be spelled out in full when the Christian name of the person is not given; as, *Colonel Brown, Captain Brewster, Professor Williams.* But when the Christian name is used the abbreviations are correct; as, *Col. William Brown, Capt. John Brewster, Prof. Sherman Williams,* etc.

The form of the salutation for a business letter should be *Dear Sir* or *Dear Madam,* unless the communication is addressed to a firm, in which case use the salutation *Gentlemen.* At the discretion of the writer, in personal or semi-personal correspondence, the form may vary; as, *My dear Sir, My dear Mr. Hendricks, My dear Colonel Gray.*

Always be careful to have plenty of room for the writer's signature. When using single space make a double space between the paragraphs.

The initials of both the stenographer and the dictator should be placed in the lower left-hand corner of the letter, unless a place is provided for this information on the letterhead.

FIFTY-EIGHTH LESSON

FIRST EXERCISE

R. LEE LYNN, PRESIDENT — C B COLE, VICE PRESIDENT. — L.D. DANIEL, SECY. & TREAS.

S.H. HERONIMUS CO.

INCORPORATED

DRY GOODS

CORNER
JEFFERSON ST & CHURCH AVE

ROANOKE, VA. SEPT 1 1915

MRS JOHN JONES

SALEM AVE

CITY

WE REQUIRE SETTLEMENT OF ACCOUNTS EVERY THIRTY DAYS

SOLD BY	CHECK NO.	DATE	ARTICLES		CHARGE				CREDITS	
				BALANCE			36	00		
12	22	1	1 PR HOSE		1	00				
22	23		1 SUIT		35	00				
23	34	2	1 HAT		5	00				
23	35		1 SUIT		40	00				
22	34		1 LACE			25				
12	23	5	1 HAT		5	00				
22	23	5	1 SUIT RETD						35	00
23	22	10	1 HAT		5	00				
12	22	10	BY CASH						50	00
22	12	20	1 SUIT CASE		22	50				
22	12		5 PR HOSE	1 00	5	00				
			3 HDKFS	25		75				
				BALANCE			70	50		

ELEVENTH LESSON

FIRST EXERCISE

Repeat the complete exercise, double space, until a perfect copy is produced.

Barley--Market steady, with slow inquiry. Feeding is quoted at 69½, and malting at 80 @ 90, c. i. f., latter California. Exporters took nothing.

Flour--Steady; inquiry is light. Kansas straights, to arrive, in car lots, $5.30 @ $5.50; spring patents for June to July, $5.65 @ $6.00; spring clears, $5.10 @ $5.40; soft straights, to arrive, $5.20 @ $5.40. All quotations are on sack basis in wholesale lots.

Hay--Receipts, 520 tons. The market is firm; choice is salable. Quoted: Prime timothy, $1.55; No. 1 timothy, $1.45 @ $1.50; No. 2, $1.40 @ $1.45; No. 3, $1.15 @ $1.25.

Pork--Steady; business is inactive. Mess, $25.50 @ $26.00; family, $27.00 @ $29.00; clear, $23.00 @ $26.00. (200-5.44)

SECOND EXERCISE

Make three perfect copies, double spaces between paragraphs, on the same sheet with First Exercise.

When Edison had wrought his first invention, he had acquired ability to bring out a half-dozen others. The discipline of one year's business enables a man to do better work the next year. He is more of a man at the close of a year's work if he has been true to himself. His mind is constantly on the alert to discover the reason of things, and so he is constantly improving and acquiring power.—Thayer. (77-5.19)

THIRD EXERCISE

Set stops at 10 and 72; make two copies, double space, of the following exercise; start one inch from top of sheet, and leave an inch space between the two copies.

The ability to write a good business letter is a valuable asset. Since almost every large transaction turns on the pivot of a letter, the man who writes the letter wields a power which is worth cultivating.

To place a proper estimate on the power of letter-writing is a big step towards business success. Everyone has heard of instances where a single letter has turned the favors of fortune. The chief ways of developing ability in this field are as follows: write important letters by hand before dictating, consider the relative merits of incoming correspondence, study the art of rhetoric, and take pains with every letter you write.--Thoughts on Business. (112-5.84)

FOURTH EXERCISE

Write each sentence ten times, single space, full-length lines; make a double space after each sentence group.

The weak patient hazily recollected fixing the bouquet of jessamine he received. (12-6.6)

Very happy boys frequently make one extremely weary and dizzy by dancing a jig. (14-5.57)

EXERCISES

Prepare invoice heads as instructed in Lessons Fifty-five and Fifty-six. Bill out the following:

Exercise 1. Sold to C. M. Bradley & Co., City of Mexico, Mex., Oct. 31, 1 Mahogany bookcase section, with ends, plain glass doors, $32.50; Nov. 14, 5M White cards, $10.00; Nov. 29, 200 Manila folders, $1.00; 1 Set A–Z guides, $0.85; Nov. 30, 2 oak correspondence units, one separator, one pair ends, special finish, $60.00; Dec. 16, 2 Mahogany bookcases, one pair ends and one separator, plain glass doors, $59.00; 1 Mahogany base, $5.50; 1 Mahogany cupboard, $19.00; 2 Mahogany legal units, $45.00; 1 Mahogany 18-tray case, $37.50; Mahogany top, $4.50; 1M Folders, No. 1 up, $5.50; 50 Guides, No. 1 up by 20's, $0.68; 1 Set buff celluloided guides, $1.05; 1 M White cards, No. 1 up, $2.50; 200 Plain white cards, $0.40.

Exercise 2. Sold to Curtiss Dry Goods Co., Omaha, Nebr., Oct. 7: 1 No. 8 Oak units, $50.00; 1 pair No. 8010 Oak ends, $10.00; 1 No. 8210 Mahogany unit, fitted with roller slides, $38.00; 1 pair No. 8080 Mahogany ends, $13.00; 2 No. 701 Mahogany bookcases with doors, $53.00; 1 pair No. 706 Mahogany ends, $6.00; 1,000 No. 5010 Manila folders, $5.00; 100 No. 6011 Manila guides, $0.75; 1 Set No. 609125 guides, $7.75; 1 No. 2512 Oak case, $5.00; 1 Set No. 43160 celluloided guides, $1.05; 1,000 No .33014 White cards, numbered from 1 to 1,000, $2.75.

Exercise 3. Sold to Browning & Company, El Paso, Texas, Dec. 16: 2 Mahogany bookcases, one pair ends and one separator, plain glass doors, $59.00; 1 Mahogany base, $5.50; 1 Mahogany cupboard, $19.00; 2 Mahogany legal units, $45.00; 1 Mahogany 18-tray case, $37.50; 1 Mahogany top, $4.50; 1M Folders No. 1 up, $5.50; 50 Guides, No. 1 up by 20's, $0.68; 1 Oak two-tray case, $5.00; 1 Set buff celluloided guides, $1.05; 1M White cards, No. 1 up, $2.50; 200 Plain white cards, $0.40.

Exercise 4. Sold to Crowell-Pratt Dry Goods Co., St. Paul, Minn., Nov. 14: White cards, $10.00.

Exercise 5. Sold to Williamson & Retherford, Spokane, Wash., April 6: 1 Mahogany bookcase section, with ends, plain glass doors, $32.50.

Exercise 6. Sold to Edmonds & Brown, Milwaukee, Wis., June 5: 2 Oak correspondence units, one separator, one pair ends, special finish, $60.00.

Exercise 7. Sold to Parker, Stimpson & Cahill, Bismarck, N. Dak., Feb. 12: 1 Golden oak unit, 1 pair Golden oak ends, 1 Copier complete, $60.00.

Exercise 8. Sold to Hunting Dry Goods Company, Boston, Mass., July 10: 2 Golden oak units, $50.00; 1 pr. Golden oak ends, $10.00; 1 Mahogany unit fitted with roller slides, $38.00; 1 pair Mahogany ends, $13.00; 2 Mahogany bookcases, $53.00; 1 pair Mahogany ends, $6.00; 1 Mahogany separator, $39.50.

Exercise 9. Sold to Cohen & Dempsey, Rochester, N. Y., Jan. 14: 1,000 Manila folders, $5.00; 1 Set metal tip grey pressboard guides, $8.70; 100 Manila guides, numbered, $0.70; 1 Golden oak case, $5.00; 1 Set buff guides, celluloided, $1.05; 1,000 White cards, numbered, $2.70.

Exercise 10. Sold to Aspinwall & Dennis, Philadelphia, Pa., March 26: 200 Manila folders, $1.00; 1 Set A-Z guides, $0.85.

Exercise 11. Sold to Pelham-Tarr Co., Louisville, Ky., Oct. 5: 1 Golden oak unit, 1 Golden oak ends, 1 Golden oak copier, $60.00.

Exercise 12. Sold to Albertson & Son, Clarinda, Iowa: 1 line cut Shorthand, 39 1/2″, $2.37; 1 line cut Shorthand, 35 3/4″, $2.21; 6 line cuts Shorthand, 38″ @ $2.28, $13.68; 1 line cut Shorthand, 39 1/2″, $2.37; 1 line cut Shorthand 20″, $1.20; 1 line cut Shorthand, 23 3/4″, $1.43; 1 line cut Shorthand, 23 3/4″, $1.43; 1 line cut Shorthand, $1.85; 1 line cut Certificate, $1.57; 1 line cut Certificate, $1.03; 5 line cuts Letter, @ 60c, $3; 2 line cuts Signature & Type, $1.20; 1 halftone Group, 22 1/4″, $3.12; 2 line cuts Shorthand, @ 60c, $1.20; 1 line cut Shorthand, 37 1/2″, $2.25; 1 halftone Certificate, 21″, $2.94.

TWELFTH AND THIRTEENTH LESSONS

Particular attention is called to the directions given on the next page for preparing each exercise. It will be noted that the matter is not to be arranged as shown in the copy, but according to the directions given.

WORDS OF HIGH FREQUENCY

Twelfth Lesson

long	need	piece	danger	entire
meet	name	other	debtor	esteem
make	nine	price	decide	engage
made	only	write	direct	expect
mean	once	night	double	enough
many	over	occur	during	extend

Thirteenth Lesson

effect	remove	return	recent	though
failed	sample	regard	result	weight
prefer	please	regret	secure	wonder
object	public	report	strike	within
remain	people	remark	strong	friend
retail	policy	refuse	street	follow

After completing the exercises on the two following pages as instructed, make one copy of the following article:

THINGS YOU OUGHT TO KNOW

Write on one side of the paper only.

The names of the days of the week and the names of the months begin with capitals, but the seasons of the year do not.

The proper abbreviation for *Messieurs* is *Messrs.* Do not contract it to "Mess." Never abbreviate the names of cities.

Be careful in the division of words to put a hyphen at the end of the *syllable.* It is not correct to divide words so that a syllable of only one letter will come on a line; as, *a-bout.* Never use a hyphen at the beginning of a line. A dash (- -) may begin a line.

If you have written a complete line and have used the "push button" and still find that you need another space for the hyphen, wait until you have finished the sheet and then move the paper far enough to the left to make a place for the hyphen.

If you have failed to space between words, a correction can very frequently be made by erasing one of the letters and pushing the carriage over — holding it *firmly* in position until the letter has been inserted — so that the space will be divided equally.

An exclamation point is made by holding the space bar down with the left thumb and striking the period and apostrophe in succession. On machines having the "back spacer" it is unnecessary to hold the space bar, as the back spacer can be used more quickly.

In writing on paper with marginal ruling (legal cap), set your marginal stops so that the writing will start just one space inside of the red marginal lines, and see that the writing does not extend beyond the marginal line on the right.

Where it is the practice of several members of the office staff to dictate correspondence, each letter should have the initials of the dictator written in the lower left-hand margin.

ILLUSTRATION

TELEPHONE { 45 / 4554 } BROAD

Hale Desk Company

Office Furniture

15 Stone Street

New York

L. H. GATES, PRESIDENT
C. F. CHAUVIN, VICE-PRESIDENT
J. C. OSBORN, TREASURER

October 4, 1916

Sold to Welsh & Jones, 1123 South Main Street, Indianapolis, Indiana

OUR ORDER No. 21402
YOUR ORDER No. 632
TERMS: NET CASH WITHIN 10 DAYS

11	#107½P revolving chairs	oak @ 8.25	90 75	
2	#193–60" typewriter desks w/attachment in left pedestal	"	87 00	
8	#5 typewriter stands	" @ 13.50	108 00	
1	#106–60" flat top desk	"	37 50	
1	#94–39" typewriter desk	"	30 75	
2	#107¾P Stools	"	18 00	
1	#87–8' standing desk w/cash till	3.00 oak	42 00	
1	#44¼–4' settee	oak	12 75	
1	#3542 revolving chairs	"	14 75	
2	#4 tops	oak)		
4	#20 sections	")		
2	#22 "	")	40 00	
2	#24 "	")		
2	#490 bases	")		
2	#700–60" tables	oak	42 00	
1	#2005½ rev. chair P.L. seat	oak	11 75	
1	#165 table	"	17 50	
1	#700–42" table	"	14 25	
1	#2005½ S & S chair	oak	11 75	
1	#193–60" typewriter desk	oak (right ped)	43 50	
1	#107½P rev. chair	"	8 25	
½	Gal. furniture polish		2 50	
1	#3003 costumer	oak	6 50	
1	#301W side chair	oak	6 75	
1	#107½P S & S chair	"	8 25	
				654 50
	CREDIT			
1	#700–60" table	oak	21 00	
1	#300½P S & S chair	"	14 75	35 75
				618 75

TWELFTH LESSON

FIRST EXERCISE

Instructions

Set stops at 5 and 70, and line-spacer for double space. Write three copies on a page and repeat until a perfect page is produced.

One of the things in life which we use the most and value the least is language. It is the distinction of our race, our highest prerogative, the instrument of our progress. It is the bond of brotherhood, too, and the body in which truth becomes incarnate. The thought-history of the race is written in the very structure of its speech; and a language or a dialect is as significant of great social forces now long spent as the strata of the earth's surface are concerning seismic energies.--Adams. (90-5.46)

SECOND EXERCISE

Set stops at 15 and 60, and line-spacer for double space. Write the exercise twice on a full-size sheet, and repeat until a perfect copy is produced.

A writer says of thinking: "There is a well of thought which has no bottom; the more you draw from it, the more clear and fruitful it will be. If you neglect to think yourself, and use other people's thoughts, giving them utterance only, you will never know what you are capable of. At first your ideas may come out in lumps, homely and shapeless, but no matter; time and perseverance will arrange and polish them. Learn to think and you will learn to write; the more you think, the better you will express your ideas." (96-5.35)

THIRD EXERCISE

Set stops at 10 and 65, and line-spacer for triple space. Repeat the exercise as many times as it can be placed on the sheet attractively. Repeat until a perfect page is produced.

Be your character what it will, it will be known; and nobody will take it upon your own word. Never imagine that anything you can say yourself will varnish your defects, or add luster to your perfections; but on the contrary it may, and nine times in ten will, make the former more glaring and the latter obscure. If you are silent upon your own subject, neither envy, indignation, nor ridicule will obstruct or allay the applause which you may really deserve; but if you publish your own panegyric upon any occasion or in any shape whatsoever, and however artfully dressed or disguised, they will all conspire against you, and you will be disappointed of the very end you aim at.--Chesterfield. (122-5.65)

FOURTH EXERCISE

Set stops for full width of line, and write each sentence ten times. Arrange attractively on the sheet.

The question of prizes was fixed up with the government by the Black jury. (14-5.3)

My Exide truck will probably haul a dozen loads of gravel just as quickly. (14-5.3)

EXERCISES

Make out invoices from the following exercises. Prepare a suitable billhead using The Universal Distributing Company, your city, as the name of the selling concern:

Exercise 2. Sold to Walters & Andrews, New York City: 1 #20 Section, $3.50; 1 #2005 1/2 Revolving chair, oak, $11.75; 1 #106–60″ Flat top desk, oak, $37.50; 11 #107 1/2P Revolving chairs, oak, @ $8.25, $90.75; 2 –193–60″ Typewriter desk, oak, w/attachment in left pedestal, $87; 8 #5 Typewriter stands, oak, @ $13.50, $108; 1 #606–60″ Flat top desk N, oak, $37.50; 1 #94–39″ Typewriter desk, oak, $30.75; 2 #107 3/4P Stools, oak, $18; 1 #87–8′ Standing desk w/cash till $3 oak, $42; 1 #44 1/4–4′ Settee, $12.75; 1 #301W Side chair, oak, $6.75; 1 #107 1/2P S & S chair, oak, $8.25; 1 #193–60″ Typewriter desk, oak, $43.50; 1 #107 1/2P′ Revolving chair, oak, $8.25; 1/2 Gallon furniture polish, $2.50; 1 #3003 Costumer, oak, $6.50; 2 #4 Tops, 4 #20 Sections, 2 #22 Sections, 2 #24 Sections, 2 #490 Bases, all oak, $40; 1 #2005 1/2 S & S chair, oak, $11.75; 1 #2005 1/2 Revolving chair P. L. seat, oak, $11.75; 1 #165 Table, oak, $17.50; 1 #700–42″ Table, $14.25; 2 #700–60″ Tables, oak, @ $21, $42; 1 #700–60″ Table, oak, $21; 1 #300 1/2P S & S chair, oak, $14.75; 1 #106–60″ Flat top desk, oak, $37.50; 1 #2005 1/2 Revolving chairs, oak, $11.75; 1 #4 Top, 2 #20 Sections, 1 #22 Sections, 1 #24 Sections, 1 #490 Base, all oak, $20.

Exercise 3. Sold to Baron & Furst, Hartford, Connecticut: 1 Roll 24″ corrugated paper, $1.75; 1 Roll 24″ corrugated paper, $1.75; 1 Roll 24″ corrugated paper, $1.60; 6 Balls twine @ 17c, $1.02; 1 Roll 24″ corrugated paper, $1.60; 1 Roll 24″ fibre, $2.40; 1 Dozen balls twine, $1.26; 1 Roll 24″ corrugated paper, $1.50; 20 Rolls 24″ fibre, $101.80; 20 Rolls 30″ fibre, $114.82; 1 Roll 18″ kraft, $2.43; 1 18″ cutter, $3.68; 1 Roll 30″ kraft, $4.25; 1 Roll 24″ corrugated paper, $1.60; 1 Roll 15″ kraft, $1.89; 1 Roll 24″ corrugated paper, $1.60.

Exercise 4. Sold to Keller & Morris, Danville, Illinois: Re-engrave plate and erasure, 200 cards from same, $6.54; 1 Dozen 1080 erasers, 35c; 2 Oak letter trays @ 75c, $1.50; 1 Red #1 Volgers stamp pad, 25c; 1 1–1/2 Dater, 15c; 6 Oak letter trays @ 75c, $4.50; 1 Special seal press, $3.50; 50 #514 Temco envelope @ $8 a hundred, $4; 1/2 Dozen #675 blue pencils @ 40c a dozen, 20c; 1 Gross Duane pads, 2 3/4 x 4 1/2 (16 3/4 lbs. @ 7c a lb.), $1.17; 1 40-Division V. L. guides, 50c; 1/2 Dozen G. G. green pencils @ 40c, 20c; 1 Green telephone desk pad, 75c; 2 Quarts Stafford commercial ink @ 65c, $1.30; 2 1/2M #0046–3 Envelopes @ $1.08M, $2.70; 6M Gem clips, $1.50.

Exercise 5. Sold to Williams and Bridge, Orange, New Jersey: 500 #21 Gold seals, $1; 2 25-Division 3 x 5 index @ 15c, 30c; 1 Only PCS of gum, 10c; 2 Calendar pads and stands, $2.25.

Exercise 6. Sold to Lane & Ingersoll, Easton, Pennsylvania: 3M Brown dry stencils @ $7 aM, $21; 500 Brown dry stencils with linen tabs @ $11 aM, $5.50; 500 White dry stencils @ $7 aM, $3.50; 2M Dry stencils @ $7 aM, $14; 1-lb. Red return card ink, $3; 1 Sleeve for return card, 50c; 3M Dry stencils @ $7 aM, $21; Repairing machine, $3.95; 1 small Sprocket, $1.25; 2 Rubbers for gripper @ 15c, 30c; 1 Card weight, 50c; 1 Roller, 50c; 2M Dry stencils @ $7 aM, $14; 500 White dry stencils with cardboard tabs @ $8.50 M, $4.25.

Exercise 7. Sold to Mrs. P. W. Parsons, 16 Fenway, Boston, Massachusetts: 1 Dozen coffee spoons, $10; 1 Fish knife and fork set, $45; 1 Carving set (sterling), $35; 4 Individual castors, $20; 1 Bread tray, $10.

Exercise 8. Sold to Mrs. E. G. Burton, 1269 Fifth Avenue, Buffalo, New York: 1 Cluster diamond ring, $257; 1 Waltham wrist watch, $65; 1 Wrist watch, $21.50; 1 Gold mesh bag, $155; 1 Rope pearls, $750; 1 Fan chain, $15; 2 pr. of Cuff links, $52.

Exercise 9. Sold to Mr. W. T. Smith, 1116 West Street, New Orleans, Louisiana: 1 Lawn mower, $15; 1 Rake, $1; 1 Lawn hose, $7.50; 1 Lawn sprinkler, $1.50; 1 Grapefruit knife, 35c; 1 Dish pan, 65c; 1 Dish drainer, 55c; 1 Aluminum kitchen set, $21; 1 Bread knife, 50c; 5 small knives, 60c; 1 Pineapple eyer, 25c.

THIRTEENTH LESSON

FIRST EXERCISE

Start one inch from top of sheet. Set stops at 10 and 65. Use double spacing, and make one extra space between the paragraphs. Write the exercise three times on a full-size sheet and repeat until a perfect page is produced.

The question for each man to settle is not what he would do if he had the means, time, influence, and educational advantages; the question is what he will do with the things he has. The moment a young man ceases to dream or to bemoan his lack of opportunities and resolutely looks his conditions in the face, and resolves to change them, he lays the corner-stone of a solid and honorable success.

--Hamilton Wright Mabie. (77-5.39)

SECOND EXERCISE

Start one and one-half inches from top of sheet. Set stops at 15 and 60. Use double spacing and three double spaces between paragraphs. Full-size sheet required. Write the exercise twice on a sheet, and repeat until a perfect page is produced.

He has achieved success who has lived well, laughed often, and loved much; who has gained the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has looked for the best in others and given the best he had; whose life was an inspiration; whose memory is a benediction.

--Mrs. A. J. Stanley. (99-5.18)

THIRD EXERCISE

Set stops at 15 and 60, and line-spacer for double spacing. Start one and one-half inches from top of sheet. Make one correct copy.

Liquidation of speculative holdings of cotton contracts accumulated during the bullish activity of the previous week, was the feature throughout the past week. This resulted from the reactionary sentiment which developed with the effectual breaking of the drought in the Atlantic states early in the week and by heavy rains in the central and western part of the belt, giving the cotton states in that section an ample supply of subsoil moisture to last for some time.

With the prospect of better crop reports and the reactionary Liverpool markets, there was less inducement for a continuation of the recent support from local trade, Wall Street and Southern bulls. At the same time, there was a marked falling off from the good outside speculative and investment demand, so conspicuous a feature of the trading the previous fortnight. (136-6.18)

FOURTH EXERCISE

Write each sentence ten times, double space, and four single spaces between the sentence groups.

The composer White just managed to see a convict quickly fix the buzz saw. (14-5.2)

The lazy queen who expected to win by working very little jammed her fingers. (14-5.4)

FIRST EXERCISE

STATEMENT.

JAMES McCUTCHEON & CO.

FIFTH AVENUE

THIRTY-FOURTH AND THIRTY-THIRD STREETS

NEW YORK

25461 MISS M A CARPENTER
213 PLEASANT STREET
PRESCOTT ARIZONA

AUGUST 29 1916 — 246 73

IF THIS STUB IS TORN OFF AND ENCLOSED WITH YOUR CHECK, PROPER CREDIT WILL BE GIVEN AND THE CANCELED CHECK WHEN RETURNED BY YOUR BANK WILL BE A VALID RECEIPT.

ACCOUNTS ARE OPENED WITH THE UNDERSTANDING THAT GOODS PURCHASED DURING ONE MONTH WILL BE PAID FOR IN THE EARLY PART OF THE FOLLOWING MONTH.

MERCHANDISE PURCHASED OR RETURNED AFTER THE 25TH OF THE MONTH WILL BE SHOWN ON THE NEXT MONTH'S STATEMENT.

JAMES McCUTCHEON & Co.

1916					
JUN 28	1 DOZ 13-13 MAD NAPKINS		5 50		
	1 " " " "		6 75		
	1 " 15-15 H S NAPKINS		13 50		
	72 LETTERS D P 2001	05	3 60		
	1 37 PC MADERIA SET		27 50		
	1 25 " SWISS SET		60 00		
	2 MONOGRAMS D P	83	1 66		
JUL 7	1 DOZ H S NAPKINS		7 50	126 01	
JUL 7	2 VESTS		6 50		
	1 "		2 90		
	6 "		3 60	13 00	
13	6 PR 72" SHEETS	2 25	13 50		
	6 " CASES	55	3 30	16 80	
13	1 PR 80-90 BLANKETS		22 50		
	2 " 60-90 "	17 50	35 00		
	1 " " "		10 50		
	1 " " "		4 50	72 50	
17	1 DOZ MENS HDKFS		9 00		
	EMBD E W F 2002 AT	21	2 52		
	1-2 DOZ SHEER HDKFS	9 00	4 50		
	EMBD E W F 2002		2 40	18 42	
				246 73	

INSTRUCTIONS FOR FOURTEENTH, FIFTEENTH, SIXTEENTH, SEVENTEENTH AND EIGHTEENTH LESSONS

The writing of business letters is deferred until the typist has a perfect command of the keyboard and is able to write ordinary straight matter with fluency. Practice on the kind of matter included in these lessons is the quickest and surest way to secure a flowing, rhythmic motion in operation, and, at the same time, such practice gives the writer a writing vocabulary of wide variety. Many articles dealing with business subjects are included to acquaint the student with business nomenclature.

After writing the exercises, read your copy carefully, check all mistakes, and do not be satisfied until you have a perfect copy — perfect not only as to accuracy of spelling and spacing, but also as to touch and arrangement.

WORDS OF HIGH FREQUENCY

Continue the practice on words of high frequency as previously instructed. The value of repetition work on words as a means of acquiring a free, easy, rhythmic style of writing cannot be overemphasized. Independent finger control can only be secured by this kind of practice. The writing of continuous matter is useful and necessary in promoting facility in writing and concentration, but the writing of repeated words should not be dispensed with until at least the eighteenth lesson has been completed.

Fourteenth Lesson

arrange	appoint	affords	between	benefit
attempt	cartage	capital	believe	extreme
address	account	deliver	balance	explain
average	another	article	because	correct

Fifteenth Lesson

acquaint	accuracy	business	commence	maintain
constant	assignee	definite	familiar	meantime
anything	discount	distinct	frequent	material
absolute	addition	consider	maturity	numerous

Sixteenth Lesson

advantage	afternoon	desirable	gentlemen	introduce
according	accompany	cordially	important	insurance
cablegram	different	financial	influence	principle
attention	advisable	guarantee	immediate	passenger

Seventeenth Lesson

accomplish	commission	government	throughout	successive
accumulate	conclusion	heretofore	production	successful
altogether	correspond	obligation	remittance	sufficient
co-operate	department	particular	remunerate	suggestion

Eighteenth Lesson

accommodate	consequence	competition	explanation	responsible
accordingly	certificate	description	immediately	requirement
acknowledge	application	distinction	opportunity	substantial
arrangement	communicate	exceedingly	performance	significant

EXERCISES

Using the model as a guide, make out a sufficient number of billheads for the following bills. Use the following data in preparing the billheads: The Universal Distributing Company, your city (fill in proper street address), William Penn Harrington, President; A. M. Hunter, Vice-President; W. Kenna, Treasurer; Sold to . . . . . ; use current date. The total amounts on the bills have not been given. They can be supplied by simply adding up the amounts. This may be done on an adding machine or mentally.

Exercise 2. Sold to Miss Pauline Case, 342 Edgewood Avenue, Dallas, Texas: 1 Breakfast set Copenhagen, $51; 1 Dozen after-dinner coffees, $25; 2 Dozen table glasses, $6; 1 Chinese vase, $3.25; 1 Chinese flower bowl, $7.50; 6 Chinese oatmeal sets, $6; 1 Salad set, $2.75; 1 Syrup jug, $3; 1 Bedroom tea set, $7.25.

Exercise 3. Sold to Miss Celia O. Bennett, 19 Caswell Street, Omaha, Nebraska: 1 Woman's suit, $65; 1 Riding habit, $45; 1 Sport skirt, $21; 4 Blouses, $40; 1 Silk sweater, $26.50.

Exercise 4. Sold to Mr. G. S. Fry, 819 Hunts Point Avenue, New York City: Inner tube valve, 75c; Leather shoe, $3.25; Taxi service, $20; Tire repairs, $10; Vulcanizing blow out, $3.50; 24 Gallons gas @ 25c, $6; 3 Quarts oil @ 45c, $1.35; Storage, $25; 3 Vacuum cup tires, $60; 1 Speedometer, $30; 1 Ford Starting-lighting system, $75; Installation of same, $9.45; 4 Inner tubes, $20; Polarine, 80c; 1 Baggage carrier, $2.50; 1 Brake lining, $1.50; 2 Owl lights, $10; 1 Road map, 25c; 1 Carburetor, $39.

Exercise 5. Sold to Mr. Allan F. McPherson, Fernwood, Connecticut: 1 Library table, $43; 12 Sections Ginn bookcases @ $3, $36; 1 Book trough, $7.50; 1 Newspaper holder, $4.50; 1 Magazine rack, $1.75; 1 Taborette, $3.25; 1 Leather armchair, $41.50; 1 Tea wagon, $25; 1 Nest of tables, $27.50; 1 Muffin stand, $7.25; 1 9x12 No. 1331 rug, $91.

Exercise 6. Sold to Mrs. W. P. Huntingdon, Syracuse, New York: 6 Packages biscuit, 68c; 1 Gallon maple syrup, $1.50; 2 Dozen eggs, 82c; 1 Dozen Naphtha soap, 55c; 1/2 Dozen Fairy soap, 25c; 1 Package "Cleaner," 25c; 2 lbs. Butter, 86c; 1 No. 2 peaches, 45c; 1 Quaker oats, 10c; 5 lbs. Granulated sugar, 45c; 2 lbs. Powdered sugar, 20c; 3 1/2 Package loaf sugar, 35c.

Exercise 7. Sold to Mr. A. B. Stout, Collinwood, Ohio: Research Magnificent, Wells, $1.35; Happy Valley, Monroe, $1.25; Gentlest Giant, Stewart, $1; Parliamentarian, Trow, 75c; The Fourth Watch, Cody, $1.25; The Harbor, Poole, $1.25; The Man Jesus, Austin, $1.50; When a Man's a Man, Wright, $1.35.

Exercise 8. Sold to Miss Emma B. Dustin, Hotel Knickerbocker, New York City: 4 pr. White silk stockings, $4; 6 pr. Black silk stockings, $9; 1 Fan, $1.50; 1 Silk bag, $10.50; 1 Silk petticoat, $15; 1 Dozen thread, 50c; 1 pkg. Needles, 5c; 2 pr. Gloves, $2.50; 1 Silk umbrella, $10; 1 Hat, $20; 1 Sport coat, $11.50; 1 Bathing suit, $21.

Exercise 9. Sold to E. M. Hauser, 1119 Colwell Street, Pittsburgh, Pennsylvania: 4 40-Watt mazdas, $1; 10 ft. Cord, 50c; 1 Iron, $3.75; 1 Plate, $5; 1 Toaster, $7.50; 1 Fan, $10.25.

Exercise 10. Sold to Mrs. M. A. Moosbrugger, The Dells Apartments, Riverside, California: 1 Dozen boxes cherries, $1; 1/2 Dozen pineapples, 60c; 3 Rhubarb, 25c; 1 Peck potatoes, 50c; 2 Quarts spinach, 25c; 1 Peck peas, 65c; 1 Romaine, 15c; 1 Cabbage, 10c; 6 Artichokes, 65c.

Exercise 11. Sold to Mrs. E. B. Collins, 416 Ninth Street, City: 1 lb. Sausages, 32c; 10 Roast beef, $2.50; 1 Side bacon, $2.80; 1 Small kit mackerel, 69c; 1 Pail lard, 45c; 3 1/2 lbs. Loin lamb chops, $1; 4 lbs. Chicken, $1.20.

Exercise 12. Sold to Mr. P. S. Henderson, 169 Clive Street, Huntington, Indiana: 3 lbs. Soda, 30c; A Tooth brush, 35c; 1 Tooth brush, 45c; 1 Tooth paste, 25c; 3 Wash cloths, 15c; 2 Eau De Quinine, $1.58; 1 Toilet water, 85c; 1 Comb, 35c; 1 Dozen soap, $3.65.

Exercise 13. Sold to Miss E. A. Everett, 3275 South Broad Street, Richmond, Virginia: 2 Library paste, 25c; 1 Box pens, 45c; 2 Boxes stationery @ 90c, $1.80; 1 Eraser, 10c; 1 Dozen pencils, 50c; 1 Box crayons, 5c; 1 Paint brush, 15c.

FOURTEENTH LESSON

FIRST EXERCISE

Make one complete copy of First and Second Exercises, using double spacing. Set stops at 15 and 60. One full page is required for each.

The outstanding fact of significance in the showing of the Interborough Rapid Transit Company for the eleven months to date in the fiscal year is that the company carried in that period 627,298,624 passengers, which is an increase over the previous fiscal year of 31,870,769, which is something like five times the present population of Greater New York. In May the company carried on its elevated and subway lines 61,786,435 passengers, an increase of 9.7 per cent over May, 1915, carrying an increase in gross passenger revenue of $273,692. The daily average in May in the subway was in excess of 1,000,000 passengers a day. The elevated lines carried a daily average of 910,000 passengers. May marked the eighth consecutive month of record traffic for the company, and it is estimated that the company will earn in the neighborhood of 26 per cent on its $35,000,000 of stock in the fiscal year ending June 30. (207–4.37)

SECOND EXERCISE

There were but two topics of discussion in the financial district to-day to the exclusion of practically everything else, and those were politics and money. The advance in money rates to the highest figure this year at 4 per cent, touched yesterday, with loans and renewals to-day at 3½ per cent, was a matter of interesting comment on the floor of the exchange as well as in banking circles. The result of the advance in rates was a movement of money to New York from Boston, Chicago, Philadelphia, and other centers. It was pointed out that the advance in rates was not due by any means to contracted money supplies in the country. In London rates declined fractionally below the prevailing rates here, and from this circumstance it is presumed that a flow of credits this way will set in. (143–5.48)

THIRD EXERCISE

Make four copies, single space. Set stops at 5 and 70.

The Greene–Cananea Copper Company had a substantial increase in output of copper in May over April, but there was a material slump in silver and but a slightly better showing in gold. The production of copper in that month was 5,948,000 pounds, against 5,348,000 pounds in April. The silver output in May was 183,809 ounces and 1,199 ounces of gold, against 205,748 of silver and 1,193 of gold in the previous month. The May output of the Alaska Gold Mines Company was 175,215 tons of ore, against 165,930 tons in April, and 162,796 tons in March. The Goldfield Consolidated Mines Company produced 32,400 tons of ore in May, yielding a net realization of $52,500. (181–5.38)

FOURTH EXERCISE

Write ten lines of each of the following alphabetic sentences, single spacing.

Just after making queer discoveries the explorer was frozen in his big kayak. (13–5.9)

With a qualm the jolly first mate expected a song about the greasy viking. (14–5.2)

FIFTY-FIFTH LESSON

FIRST EXERCISE

FOLIO 869-61

TELEPHONE 5700 BRYANT

NEW YORK JULY 12TH 1916 191

Bought of

PARK & TILFORD

WHOLESALE WAREHOUSES

529 TO 549 W. 42ND ST. – 532 TO 542 W. 43RD ST.

STORES IN NEW YORK
FIFTH AVE. AND 26TH STREET
MADISON AVE AND 58TH ST.
MADISON AVE AND 76TH ST.
BROADWAY AND 41ST STREET
BROADWAY AND 87TH STREET
BROADWAY AND 101ST STREET
BROADWAY AND 112TH STREET
BROADWAY AND 146TH STREET
COLUMBUS AVE AND 72ND ST.
LENOX AVENUE AND 126TH ST.
WEST END LONG BRANCH, N.J.
PARIS, 416 RUE ST. HONORE.
HAVANA 142-144 CONSULADO ST
KEY WEST, FLA.
EXECUTIVE OFFICES
529 TO 549 WEST 42ND STREET
WHOLESALE WAREHOUSES
529 TO 549 WEST 42ND STREET
532 TO 542 WEST 43RD STREET
WHOLESALE SALES DEPT.
GROCERIES AND WINES
CIGARS PERFUMES
529 TO 549 WEST 42ND STREET
CANDY FACTORY OFFICES
449 TO 453 WEST 42ND STREET
NEW CANDY FACTORY BUILDING
543 TO 551 WEST 43RD STREET

M MRS W A WHITEMON

316 MURRAY STREET

FAIRFIELD CONNECTICUT

		VIA ADAMS EX PAID			
	1	LB CEYLON TEA		80	
	4	LBS BAKERS PLAIN CHOCOLATE	38	1 52	
	6	INDIVIDUAL COMBS HONEY	1 15	58	
	1	PA VERMICELLI		15	
	2	PAS SPAGHETTI	15	30	
	1	PICNIC PINEAPPLE CHEESE		65	
	5	LB PA HOMINY		22	
	5	LBS GRAHAM FLOUR		24	
	2	PAS CHEESE TIDBITS	10	20	
	2	TINS CHEESE CHIPS S S	25	50	
	2	PAS LORNA DOONE CRACKERS	10	20	
	4	PAS ZU ZUS	05	20	
	1	LARGE TIN TAN SAN CRACKERS		25	
	2	PAS N B C ZWEIBACH	10	20	
	2	PAS ALMOND MACAROONS	15	30	
	2	TINS MOON SOUSED MACKEREL	12	24	
	6	½ TINS LEMARCHAND SARDINES	4 50	2 25	
	2	1/8 TINS LEMARCHAND SARDINES	20	40	
	2	¼ TINS PIMENTOES	12	24	
	2	CANS KORNLET	21	42	
	6	JARS TIPTREE SCARLET STRAWBERRIES		2 50	
	2	¼ BOTS P & T RED CHERRIES	25	50	
	2	¼ BOTS MINT FLAVORED CHERRIES	25	50	
	2	LBS VALENCIA ALMONDS	46	92	14 28

FIFTEENTH LESSON

FIRST EXERCISE

Make one exact copy of the exercise.

Why Silver Has Risen

"A large part of the recent remarkable advance in silver," writes the Engineering and Mining Journal, "has been due to the insistent demands from the European mints for metal for coinage purposes, coupled with some improvements in the purchasing for India. The current demand for that country has been, however, largely satisfied from China, where it is evident that there must have been a considerable stock of hoarded silver accumulated, probably in the hope of improvements in business, which has been disappointed by the disturbed political condition of the country.

"The causes for the great increase in coinage demand have been the extensive withdrawal of gold from circulation, leaving silver to supply the call for metallic currency. The English and French mints during recent months have increased their output of silver coins eightfold to tenfold that of normal times, and do not yet seem to have reached the limit of the demand. Silver currency in India has been drawn down to a point where more coinage appears to be necessary.

"In addition to the ordinary currency requirements of the country, a large quantity of silver rupees has been taken to pay the Indian troops in Egypt and to finance the campaign in Mesopotamia. Even the United States mint seems to be short of the metal, for it is understood that it is ready to buy a quantity of silver for subsidiary coinage, although the purchase has been delayed by the high prices.

"This demand has come at a time when supplies are apparently not overabundant. While the production of silver last year has not been finally ascertained, the best estimates put it at 195,600,000 ounces, against 211,100,000 ounces in 1914, a decrease of 15,500,000, which was chiefly due to the disturbed conditions in Mexico and to the reduced production of Australia on account of the difficulties arising over the contracts for the treatment of Broken Hill ores.

"Various causes, among which is not to be neglected the consumption of silver in photography and in the making of moving pictures, have increased the industrial demand, and it seems altogether probable that all the surplus was absorbed, and that stocks of the white metal were not unduly large--certainly not large enough to meet the greatly increased coinage demand."

(394-5.77)

THE TABULATION STUDIES

From the great variety of tabulated work that may be found in nearly every line of business to-day, it is obvious that tabulation is so extensive and so varied that a study of only a few types is practicable in a text of this kind. The studies have been selected, however, with the idea in view of cultivating skill in arrangement, and of giving the student examples of the kinds of tabulation which he will be likely to encounter in the ordinary run of business experience. If sufficient practice is secured in writing these, skill in analysis and the purely technical work of typing will be the result.

BILLS AND STATEMENTS

The development of mechanical bookkeeping has been one of the most important features in the history of the typewriter. The making out on the typewriter of bills, statements, and invoices, along with accounting statistical work, has now become a highly specialized field. In a general instruction book an extended treatment of the subject is impossible, even if it were desirable; but since every stenographer is called upon to do more or less work of this kind, practice in the simpler forms of billing is necessary.

The most common form of billing which the typist will encounter is a simple itemized statement of purchases made, either at one time or during the month, the price of each and the "extensions." An extension is simply the total of any one item carried over to the dollars and cents column. For example, one item would be recorded thus: "64 Yards taffeta @ $1.49 . . . . $95.36." The extension would be the total amount of this purchase, or $95.36. When all of the items have been thus figured, the grand total is given at the bottom of the column, as shown in the illustrations. Examples of this kind of billing are shown in the Fifty-fifth Lesson. Bills may be made up from the sales slips, from the orders themselves, or from data furnished by the bookkeeping department. They may be prepared in duplicate or triplicate, as the case may require, by the use of carbons. While the general plan of billing is quite well standardized, forms vary considerably.

In making out bills all debit items should be written with a black ribbon and whenever possible the credits with a red. A credit is made when an article is returned or when a part payment is made on the bill. Bills are written on regular blanks called billheads which, as shown in the illustrations, give the name of the concern, the date, the terms of payment, and other information it is desirable for the purchaser to know.

Bills for merchandise are usually known as invoices. Statements are generally sent out by business houses to their customers at the end of the month. A statement is in the form of a bill or invoice, but it usually gives the dates of the invoices and the total amount due instead of the particular items purchased and the price of each. Bills and statements are generally written on special machines equipped with capital letters only; very little punctuation is used; ruling is reduced to the minimum.

METHODS OF BILLING

The method of billing known as the "retail bill and charge" is used largely by retail houses, such as department stores, etc. In this method bills are prepared in duplicate by the use of a carbon sheet. The first time a purchase is made during the month the items purchased are recorded on the billhead. The bill, carbon, and second sheet are then filed alphabetically under the customer's name. When additional purchases are made, they are recorded on the bill as previously explained. The sales are totaled each day and at the end of the month the totals are added, the original bill detached and mailed to the customer. The carbon is placed in a loose leaf binder for the records of the accounting-department.

"The Unit Billing System" is a name applied to the method where several carbon copies are made of each bill, the number of copies depending upon the circumstances.

"Condensed charging" is a term applied to the method used by wholesale concerns. By this method a carbon copy of the bill is made on a sales sheet which remains in the machine until it is filled, the sales sheet simply showing the names, items and amounts of purchases, the object being to save space on the sales sheet. The sales sheet, which remains in the machine, contains items purchased by various customers. A special type of machine with wide carriage is required.

SIXTEENTH LESSON

FIRST EXERCISE

Make two copies, single space, one and one-half inch margin at top, and repeat.

Repetition Practice in Shorthand

A certain amount of repetition practice is necessary to give you facility in passing from one outline to another without pause, and to accustom you to writing rapidly. Some of this kind of work should be a part of your daily program. The one thing you will need to guard against most in this connection is carelessness in writing. Familiarity with the matter from repetition will tend to deceive you as to your real writing and reading ability. You will need to bear this in mind and to be even more critical in correcting the notes made under these conditions than you ordinarily would.

Another thing you will need to guard against when using repeated matter is that there is a strong tendency to undervalue the importance of reading all the notes. When reading notes taken from repeated dictation, be doubly critical. Let nothing pass that will not stand the closest inspection. Make each one of your sentences as complete and exact as you would if transcribing on the typewriter. You must remember that the word that you know looks quite different from the one that you do not know. When the matter is fresh in mind or has been partly memorized through repetition, very carelessly written notes may serve to recall the words. The real test is to be able to read your notes when the subject of them has faded from memory. Continually ask yourself, "How does this outline compare with the ideal form?"

——Expert Shorthand Speed Course. (254–5.63)

SECOND EXERCISE

Starting one inch from top of sheet, make one complete copy of Second and Third Exercises, and repeat.

"Spelling a word involves a combination of muscular movements of the hand, which, by repetition, becomes registered on the nerves and muscles of the hand so thoroughly that the hand spells correctly from habit. The eye guides the hand only at the start; afterwards it is the muscular sense that guides the movement. We never unintentionally misspell our names; we have written them so often that the hand writes them without any conscious oversight of the mind." This is a good example of habit formation in learning typewriting. By writing words over and over again the combinations become registered on the nerves and muscles of the hand and the thought of the word starts the writing movement. (117–5.85)

THIRD EXERCISE

Ideas, not gold, govern the world. Machines do much of the world's work, but machines are born of ideas. A human worker without ideas is only a machine. He is content to serve all his life, doing the same work over and over again, making the same thing year after year, without progress, ambition or purpose. It is the thinking man who becomes master workman, perhaps proprietor. Ideas become to him an inspiration and force. They rally his intellectual powers; and these control and develop his physical ability. Stupidity becomes a machine in the workshop of life, but ideas only can make a man.——William M. Thayer. (107–6.17)

THE DECIMAL TABULATOR

The following description and illustrations of the operation of the Remington decimal tabulator will serve to acquaint the student with the principle of the tabulator mechanism and its function. These principles may be applied by slight adaptation to almost all tabulators. Some decimal tabulators are not provided with the key-setting device; the setting of the stops is done by hand. The most common "scales" used are the "standard" and "comma."

The operation of the decimal tabulator has become a special field of activity, and this type of machine, while widely used, is not accurately operated by the general typist. The Remington Self-starter and Underwood Tabulator mechanisms will serve all purposes in most offices.

Operation of the Decimal Tabulator

The decimal tabulator differs from the self-starter column selector in that it does more than merely bring the carriage to a single writing point in each column. It will bring the carriage instantly to the exact writing point in each column where the writing is to begin, whether this be the units column, tens column, hundreds column, or any other. The ten tabulator keys which are located immediately back of the character keys on the keyboard, on the Remington, afford ten different starting points for every column.

The scale used in connection with the tabulator is placed directly back of the tabulator keys and is for the purpose of indicating to the operator the numerical value of each key.

The most common use of the tabulator is for the writing of columns of dollars and cents in connection with simple columnar headings on the same form, and for this work either the so-called standard scale or the comma scale is generally used.

To set the tabulator for writing columns of dollars and cents, place the paper in the machine, squaring the sheet by means of the end guides, placing it flush with the side guide, and, releasing the carriage, move it along until the place for writing the decimal point (separating dollars and cents) falls exactly in the center of the cut-out in the middle of the line gauge three line-spaces underneath the triangular opening at the top of the line gauge. Then strike the key marked "Tab. Stop Set" which forces one of the stops into the proper position on the rack. If more than one column of figures is to be tabulated, the same procedure for each column should be followed, using one stop for each column. The machine is now set for the work in hand.

When it is desired to provide for writing another form with a different columnar arrangement, all stops should be restored to the forward position on the rack.

To change stops from the backward to forward position, release the carriage and bring to extreme right or left. Now press finger piece which will drive out the cam, continue to hold in finger piece and draw carriage to right or left, as required, for entire length of line. All is now ready to set up for a new form.

After the stops have been set for writing, the operator will note that the second tabulator key from the left of the machine is indicated on the scale as "1" or the "units" key. By depressing this key the carriage is moved along until it is stopped by the tabulator stop, *at one point to the left of the decimal point.* The same applies to every tabulator key, each one having indicated above it on the tabulator scale the exact point in the column to which it will move the carriage.

For example:

The depressing of the 2d or "units" key will bring the carriage instantly to the correct writing point in the column for writing any amount from 1 to 9, inclusive.

The depressing of the 3d or "tens" key will bring the carriage instantly to the point for writing any sum from 10 to 99, inclusive.

The depressing of the 4th or "hundreds" key will bring the carriage to the point for writing any amount from 10 to 999, inclusive.

The same principle holds throughout, in the case of the standard scale.

To Write in any Column

Fractional parts of a dollar, press the decimal (.) key, because all the writing is to be done to the right of the position fixed for the decimal point.

For amounts between:

1.00	and	9.99	press the	unit	key.
10.00	"	99.99	"	10	"
100.00	"	999.99	"	100	"
1000.00	"	9999.99	"	1000	"
10000.00	"	99999.99	"	10000	"
100000.00	"	999999.99	"	100000	"
1000000.00	"	9999999.99	"	1000000	"

The keys of the tabulator should be operated with a firm, steady touch. They must be pushed in far enough to release properly the letter-spacing mechanism of the typewriter, and should be held until the stops on the tabulator rack come in contact with the plungers. This does not involve any loss of time, as the writing cannot be started until the carriage is in the proper place.

In writing columns beginning with words, names, addresses, etc., always use the decimal key to bring the typewriter carriage forward to the writing point.

In cases where one or more columns are to be skipped, it is only necessary to press any of the keys once for each column to be omitted.

The use of a dollar mark ($) or other sign to the left of any item at the head of a column will require the operator to treat the number as if it were one higher in denomination. If more than one space is occupied, the number must be treated as if it had as many ciphers added to it as there are letter spaces in the sign.

SEVENTEENTH LESSON

Make two exact copies of the exercise, each on a separate sheet.

FRANKLIN'S LESSON ON THE VALUE OF TIME

Dost thou love life? Then, do not squander time, for that is the stuff life is made of!—Franklin.

Franklin not only understood the value of time, but he put a price upon it that made others appreciate its worth.

A customer who came one day to his little bookstore in Philadelphia, not being satisfied with the price demanded by the clerk for the book he wished to purchase, asked for the proprietor.

"Mr. Franklin is very busy just now in the pressroom," replied the clerk.

The man, however, who had already spent an hour aimlessly turning over books, insisted on seeing him. In answer to the clerk's summons, Mr. Franklin hurried out from the newspaper establishment at the back of the store.

"What is the lowest price you can take for this book, sir?" asked the leisurely customer, holding up the volume.

"One dollar and a quarter," was the prompt reply.

"A dollar and a quarter! Why, your clerk asked me only a dollar just now."

"True," said Franklin, "and I could better have afforded to take a dollar than to leave my work."

The man, who seemed to be in doubt as to whether Mr. Franklin was in earnest, said jokingly: "Well, come now, tell me your lowest price for this book."

"One dollar and a half," was the grave reply.

"A dollar and a half! Why, you just offered it for a dollar and a quarter."

"Yes, and I could better have taken that price than a dollar and a half now."

Without another word, the crestfallen purchaser laid the money on the counter and left the store. He had learned not only that he who squanders his own time is foolish, but that he who wastes the time of others is a thief. (304–5.33)

"lose the place" and copy the wrong figures. In arranging headings over columns it is frequently necessary to shift the paper after the tabulation has been made so that the heads may be written lengthwise of the sheet as shown in Illustration No. 6. While this is necessary in a great many cases, it should be avoided wherever possible — but the typist should not hesitate to resort to this style in writing headings when the occasion demands it.

How the typewriter may be used in making simple sketches is shown in Illustrations No. 4 and No. 5. Illustration No. 3 is an example of compact tabulation.

TABLE SHOWING THE PRINCIPAL ITEMS IN THE MANUFACTURING PLANTS OF THE VARIOUS SUBSIDIARY COMPANIES OF THE U. S. STEEL CORPORATION.

Plants	Number of works.	Blast furnaces.	Open-hearth furnaces.	Bessemer converters.	Rail mills.	Structural shape mills.	Bridge plants.	Nail and wire factories.	Plate mills.	Puddling furnaces.	Rod mills.	Foundries.
American Bridge Co.	20	...	11	...	...	2	20	...	...	...	...	6
American Sheet & Tin Plate Co.	36	...	12	...	...	...	...	...	...	4	...	2
American Steel & Wire Co.	28	12	17	4	...	...	...	23	3	...	17	6
Carnegie Steel Co.	24	47	86	18	4	9	2	...	9	...	...	3
Clairton Steel Co.	1	3	12	...	...	1	...	...	...	...	...	...
Illinois Steel Co.	5	21	24	6	2	2	1	...	3	...	3	2
Lorain Steel Co.	1	...	...	...	...	...	...	...	...	...	...	2
National Tube Co. (And other tube companies)	19	12	...	6	1	...	...	...	...	96	...	7
Tennessee Coal, Iron & Railroad Co.	5	16	8	2	1	...	...	...	1	...	...	2
Union Steel Co.	2	5	24	...	...	...	...	4	1	...	4	...
Universal Portland Cement Co.	4	...	...	...	...	...	...	...	...	...	...	...
Total	145	116	194	36	8	14	23	27	17	100	24	30

ILLUSTRATION No. 6

RULING ON THE MACHINE

In many of the tabular forms both vertical and horizontal ruling is necessary to set the work out properly. While the lines can be made on the machine by the use of characters on the keyboard, quicker and neater work can be done by drawing the lines with a pencil while the work is still in the machine. If horizontal lines are desired, the pencil may be held firmly against the paper at printing point "V" and the carriage drawn across to make the line. If double horizontal lines are needed, first release the platen for variable spacing, draw the first line, and then turn the platen slightly forward — just as far as you want the distance between the lines — and draw the second line. Vertical lines may be made by placing the pencil point in the "V," first releasing the platen for variable spacing, and turning the platen forward while holding the pencil firmly in place.

Purple, red, and blue copying pencils may be used for ruling. Ruling is not so much used now as formerly, and its only object is to make the tabulation clearer. Ink ruling may be done with pen after papers are removed from machine. If carbon copies are being made, hold the pencil firmly against the paper, so that the impression will go through.

EIGHTEENTH LESSON

FIRST EXERCISE

Make one copy of the article exactly as shown. Mark the time it took you to accomplish it. Make a second copy and note the difference in time.

EDUCATION BY THE WAY

When a man who has not been trained to notice trees, flowers, and birds, walks through the woods with John Burroughs, the nature-lover, he suddenly realizes his ignorance of the world in which he lives, and perceives, also, how easy it would be to know that world if he should pay attention to it. To know that world does not involve a long and expensive journey, absence from one's business, an elaborate set of textbooks; it simply means that one shall really fasten his attention on the country about his own home, look at things instead of looking away from them, and train himself to notice carefully signs and forms and movements of life which he sees every day, but to which he gives no attention.

A man is fortunate if he can give up his youth entirely to the business of getting an education, but no man need remain uneducated because he is compelled to go to work while others are at school or college. There is no excuse, to-day, for the ignorant man; the man who can use his eyes and remains ignorant, no matter what his condition may be, remains ignorant by choice, not by necessity. No man need leave his work for one hour in order to gain an education; he can educate himself while he works. This is precisely what a great many of the best men have done. The story of American life, especially, is full of examples of boys and men who have turned a working life into a continuous school, and have passed from grade to grade in this school, not only with widening knowledge, but also with steadily increasing efficiency in their various trades and occupations.

These men can be picked out of the crowd of workers who throng all the fields of labor because of their skill, their interest in what they are doing, and their abstinence from grumbling. They do not make the blunder of supposing that their condition in life, their success or failure, are decided by other people; they have resolutely taken to heart the great, decisive truth that while conditions have much to do with the choice of tools and a vocation, each man determines for himself how large or how small a man he will be, and how important or unimportant he will make himself to his employer, or in his vocation.

If men were more intent upon making themselves masters of their work and less intent on getting the most they can in the way of wages, and giving the least they can in the way of labor and devotion, there would be a great addition to the ranks of those workers who are both successful and happy. The man who works simply for the wage at the end of the week, and only does what is necessary to get it, keeps himself down. The man who, in skill and devotion, is always ahead of the demands of his work, is on the highway to independence. He who would succeed must not only work, but educate himself as he works.—Success.

(522-5.5)

The maintenance of a suitable margin, top, bottom, and sides, must be kept in mind. Furthermore, there should be sufficient space left between the different columns of figures, etc., to keep the composition from having a crowded appearance, for no matter if the typing is faultless, if there is not the maximum of white space the sheet is deficient in attention- and interest-compelling qualities. Tabulation must be so arranged as to make it attractive to the eye and easy to read.

OUR PRODUCTION IN THE METAL FIELD COMPARED WITH THE WORLD'S PRODUCTION

Products	Our production, 1909	The world, 1909	Approximate ratio
Iron ore.....tons..	51,750,000	765,000,000	1 to 15
Pig iron.....do....	25,795,000	390,000,000	1 to 16
Open-hearth steel.....do....	14,493,000	95,000,000	1 to 7
Bessemer steel.....do....	9,330,000	160,000,000	1 to 18
All steel.....do....	24,000,000	260,000,000	1 to 11
Bessemer steel rails.....do....	1,800,000	57,000,000	1 to 28
Open-hearth steel rails.....do....	1,256,000	2,750,000	1 to 2
All steel rails.....do....	3,024,000	60,000,000	1 to 20
Structural shapes.....do....	2,275,000	22,000,000	1 to 10
Cut nails.....kegs..	1,207,000	200,000,000	.....
Wire nails.....do....	14,000,000	172,000,000	1 to 12
Tin plates.....tons..	613,000	6,100,000	1 to 10

ILLUSTRATION No. 3

It is generally easy enough to determine the number of vertical lines composing the statement to be tabulated; and with a very little calculation the proper point of starting can be ascertained. If paper of the same dimensions is used regularly, a quantity of sheets may be measured up in advance, thus facilitating the work of getting started on a new page.

To get the horizontal center, it is necessary to determine the number of spaces the widest sum of figures in each column will occupy. Their total subtracted from the number of spaces the sheet will take, will give the number of blank spaces you will have left to apportion to either side and between columns. Having given an equal amount of space to the right and left sides, and having five columns of figures, then the amount of space to be apportioned divided by four (one less than the number of columns) will give the correct spacing between each column. If not perfectly divisible by four, the remainder may be disregarded. If the headings of the different columns are very long and there are many columns, the lines may be shortened by increasing their number. This also makes the reading of the tabulation easy. Sometimes the stenographer can omit unimportant words without affecting the meaning. On the other hand, if there are few columns with headings, the headings may be expanded horizontally. The aim should be to balance the heading. With a little study of printed statements a ready perception of the arrangement that will be symmetrical and easy to read will be acquired.

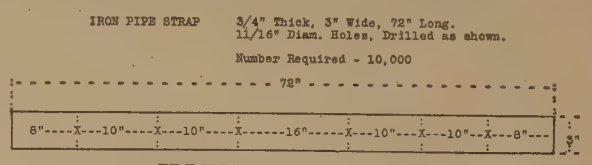


ILLUSTRATION No. 4

EXPERIMENTAL APRON FOR FLAT CARS.

Iron or steel, 1/4" Thick, 18" Wide, 40 Ft. Long. 3/4" Holes on Short Side, 3' centers and 6" from each end.

Number Required - 2 (for experimental purposes)

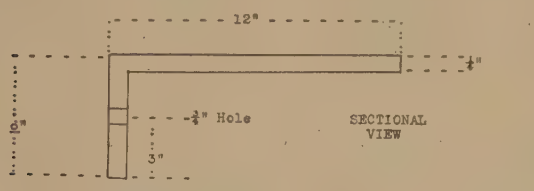


ILLUSTRATION No. 5

If your machine is equipped with a decimal tabulator, set the tab stops where you wish the decimal points to come. If the machine has a self-starter or a simpler form of tabulator, set the stops for tens, hundreds or thousands, the unit of which you will have the most. Then when you depress the tabulator key, the carriage will move directly to the starting point, and it will not be necessary to back space for any denominations.

In almost any kind of tabulation work, considerable shifting of the eyes back and forth from copy to machine is necessary. Care must therefore be taken to avoid skipping figures or even whole lines of writing. The point in Civil Service examinations at which most applicants fail is on the simple copying and spacing test — simply because of the tendency to

PART II

INTRODUCTION TO BUSINESS CORRESPONDENCE

The Mechanical Arrangement of a Business Letter—Style Studies

The practice in the foregoing lessons is designed to give the student a complete command of the keyboard and to develop skill and fluency in writing connected matter. We now come to a most important and interesting phase of stenographic work — the writing of business letters. In order that the student may have a proper appreciation of this feature of typewriting work, the business letter is discussed at some length.

To the business man, the mechanical work on a letter — its form, arrangement and appearance — is a mere detail, and is the last thing considered, *if it is done right.* But it looms big if it is *not.* The stenographer's work is always judged by the quality of the *transcript.* His shorthand may be abominable, but if he is able to read it (he generally cannot do so unless the shorthand is good) and can turn out a neatly arranged, accurately typed letter, his work will meet the requirements. Thus the mechanical features of a letter become of the utmost importance to the typist.

To be able to type a letter that is mechanically perfect, and to do it quickly, is an accomplishment that is necessary to efficiency. The theory of the arrangement of a letter is simplicity itself; it can be learned in five minutes. But the ability actually to perform the work so that it meets present-day requirements can be acquired only after study and much practice.

From the mechanical point of view the business letter has gone through a constant state of evolution since the typewriter was introduced, but in general the old forms are still followed. They are by no means perfect, nor the most desirable; but we must accept them and do the best we can with them, because it is not within the power of the stenographer to do much toward introducing innovations. Originality is one of the most valuable qualities one can possess, but for the stenographer to display too much of it in the arrangement of letters is simply to call down the wrath of his employer upon his head. Through the efforts of efficiency engineers, however, alterations in the accustomed forms are being made. These alterations will ultimately give us forms which will be economical of time and more artistic in appearance. Such changes are for the most part in the details and are not yet important enough to discuss in full. If the typist learns well the accepted forms and can type his letters quickly, he need not bother himself about the innovations in letter construction. He should keep himself informed of the progress in business correspondence and be ready to make his letters conform to the advanced practice when occasion requires.

The Parts of a Business Letter

Theoretically, the business letter consists of the following parts:

1. *The Heading.* This embraces the printed or engraved name and address of the individual, firm or corporation sending the letter. This information usually contains, in addition to the name and address, the telephone number and other facts for the convenience of the concern's correspondents.

PART IV

INTRODUCTION TO TABULATION AND BILLING

The two points that have the most important bearing on good work in tabulation are *clearness*, and *compactness* without crowding. The *planning* of the tabulation is perhaps the most important feature. This requires a close analyzation of the whole mass of facts and figures, and a plan worked out that will make the various parts stand out in their true relation — clear, bold, unmistakable. Simplicity of arrangement in this work, as in all other typewriting work, is of very great importance. It must be remembered also that the arrangement should be made as far as possible to admit of quick understanding by the ordinary reader. Even in technical work, or work that possibly will not be scanned by any except men with trained minds, simplicity is a decided advantage because it economizes time.

	1902	1903	Increase
Enrollment.....	270,000	310,000	40,000

ILLUSTRATION No. 1

Unless the tabulation is brief — that is, contains but a few lines — single spacing is generally best. The various columns should not be separated by greater spaces than are absolutely necessary. When columns are widely separated, time necessarily must be lost in following the "leaders" from one column to another. As an example, take Illustration No. 1. This shows one line of a tabulation in which the first column is widely separated from the others. Illustration No. 2 shows an improved arrangement.

The distance between the columns, however, must necessarily be regulated by the nature of the matter — the space it will take. The items contained in the different columns are nearly always of variable length and provision must be made for the longest line.

HEADINGS

Getting a good clear statement of the purposes or import of the tabulation in the headline is an art. The headlines in our newspapers are worth studying in this respect. They are models of compact, concentrated information. Clearness, however, should never be sacrificed to brevity in wording. There are usually two kinds of headings in tabulated work — the main heading, which gives a brief statement of what the tabulation is as a whole; and the column headings, which describe in detail the column contents. The typist must attempt to eliminate as many columns as possible by planning his tabulation carefully, but this should not be done at the expense of clearness.

	1902	1903	Increase
Enrollment.....	270,000	310,000	40,000

ILLUSTRATION No. 2

HOW TO TYPE THE WORK

When the plan is determined upon, and this can best be accomplished by working it out with pencil and paper first, ascertain the width of columns by counting up the number of spaces required for the different items or figures. Space must be provided for the ruling, if done with a pen, or for the colon if this is used for vertical lines. When the points of beginning of the columns are determined, set the tabulator stops on your machine so that you can pass from one column to another quickly. It is much better to work *across* the line, rather than to write one column, then turn the platen back and start another. If you are using carbons, and follow the latter plan, you will surely get into trouble because of your paper pack shifting and throwing the matter out of alignment.

2. *Date Line.* The date line gives the month, day of the month, and the year. This, as will be seen from the illustrations, begins usually about one double space below the printed matter. The year need not be followed by a period as it is obviously the end of a line. The date line usually begins about the middle of the page, or a little to the left of the middle, so that the line will finish flush with the body of the letter.

3. *The Address.* This contains the name of the person addressed, the number of his house or place of business, the street, city and state. Note the various forms this takes in the illustrations that follow.

4. *The Salutation.* The salutation consists of such words as "Gentlemen," "Dear Sir," "Dear Madam," "Dear Mr. Williams," "My dear Mr. Williams," etc. The salutation begins flush with the beginning lines of the body of the letter.

5. *The Body of the Letter.* This contains the message to be conveyed. The paragraphs of the body are indented five spaces from the beginning of the line.

6. *The Complimentary Closing.* This consists of the closing words of a communication, as, for example, "Yours truly," "Very truly yours," "Yours sincerely," "Respectfully yours," etc. The complimentary closing usually starts about the middle of the line as shown in the illustrations. In many offices it is the practice to begin the date line and the complimentary closing at the same point, as near the middle of the line as possible.

7. *The Signature.* This is usually pen written by the dictator.

8. *The Dictator's Initials.* These, together with the stenographer's initials, usually are placed a double space below the signature, flush with the lines of the body of the letter. The initials are necessary to identify a letter in concerns where the correspondence emanates from many heads.

This, in brief, is the prescribed form of a business letter under our present practice, and all these features, as they ought to appear on the ordinary business letter, are shown in the models. They are remarkably simple, but in the handling of this very simple material, the stenographer can quickly show whether he is an adept or a mere bungler in his work.

Various Forms of Business Letters

From the mechanical point of view, business letters naturally fall into three classes — the short letter, the ordinary one-page letter, and the long letter. Types of these three letters as well as others are illustrated in the following pages.

Hardly any two letters will be alike so far as length is concerned, but all are arranged on the same general plan. The arrangement of a business letter to comply with the customary form and the principles of artistic balance is a test of the typist's skill. How to obtain the best effect is a problem that presents itself with almost every letter.

Proper Margins Important

The first thing to be considered in proper disposition of the matter on the page is margin, and it is in the arrangement of the margin that the average stenographer discloses his possession of the artistic sense or the lack of it. A simple illustration will make clear the correct view of the margin: The effect of a picture is much enhanced by its frame, or by a wide mat around it. In typing a letter, just consider the letter itself as the picture, and the margin, or wide space around it, as the frame, and you will get the right idea.

	From 100 deduct—
for a single interlineation of five or more words, 5); for each erasure (maximum for the exercise, 5)	1
For lack of neatness	1 to 5
For each error not specified above	1 to 5

4. Time (3 typewriting subjects).

Time as a separate element will be rated on the total time consumed on the three typewriting subjects.

Time consumed will be rated according to the following scale: If the competitor consumes only 30 minutes on the three typewriter subjects he will be credited with 100. When the time consumed is more than 30 minutes and not more than 50 minutes, 1 will be deducted from 100 for every minute consumed more than 30 minutes. When the time consumed is more than 50 minutes and not more than 58 minutes, 2 will be deducted from 80 for every minute consumed more than 50 minutes. When the time consumed is more than 58 minutes and not more than 67 minutes, 3 will be deducted from 64 for every minute consumed more than 58 minutes. When the time consumed is more than 67 minutes and not more than 70 minutes, 4 will be deducted from 37 for each minute consumed more than 67 minutes. When the time consumed is more than 70 minutes no credit will be given for time and it will be impossible for the competitor to make an eligible average percentage on the typewriting subjects.

PENMANSHIP

Mark penmanship according to its value on a scale of 100.

In determining the mark on penmanship, legibility, rapidity, neatness, and general appearance, as well as correctness and uniformity in the formation of words, letters, and punctuation marks, will be considered, and it shall be proper for the examiners to be guided in a general way by the following scheme: Perfect, 100; very excellent, 95 to 90; excellent, 90 to 85; very good, 85 to 80; good, 80 to 75; ordinary, 75 to 70; poor, 70 to 65; very poor, 65 to 50. Below the grade of "very poor," 50 to 10.

REPORT WRITING

In marking the report, in addition to conciseness and completeness of the summary, its errors in form and address, in spelling, capitalization, punctuation, syntax, and style, and its adherence to and treatment of the subject given will be considered, and its value in the judgment of the examiners marked on a scale of 100.

In determining the mark for report writing, it shall be proper for the examiner to be guided in a general way by the following scheme: Excellent, 100 to 90; good, 90 to 80; fair, 80 to 70; ordinary, 70 to 60; poor, 60 to 50; very poor, 50 to 25; practically worthless, 25 to 0.

ARITHMETIC

	From 100 deduct —
For wrong or omitted designation, or sign of relation, or for use of superfluous ciphers	5
For omitting work entirely, the correct answer being given	5 to 35
For omitting work in part, according to gravity of error	5 to 25
For giving proof instead of solution, according to gravity of error	5 to 35
For writing a solution with pencil	5
Errors not specifically covered by the foregoing rules will be marked in the discretion of the examiners.	
For each wrong process or for each omission or insertion of a step in a solution, according to gravity of error	10 to 100
For error in, or evasion of, a decimal or a common-fraction test, or for using a wrong table in denominate numbers	25
For error in computation or copying, or for superfluous work not canceled	10
For complex method, the correct result being produced	5
For wrong or omitted punctuation, for fraction in answer not reduced to lowest terms, or for approximate result not sufficiently exact	5 to 10

As the present practice is to use letterheads of the same size for all letters, it is obvious that the shorter the letter the wider the margin necessarily will be — and this applies to the top, the bottom and the sides. On the short and medium length letters, the margin at the bottom may be left a little wider than the others, just as it is in first-class books. By the use of wide or single space, as the case may demand, a good margin can always be obtained. The illustrations given in the following lessons show the various spacings and arrangements. Within certain bounds, the wider the margin the better the appearance. A letter should never present a crowded appearance. A single-spaced letter filling the sheet from edge to edge is about the most uninteresting thing imaginable. A study of the make-up of good books will furnish valuable pointers in the arrangement of letters and of all kinds of typed matter. The illustrations will give a correct idea of the proper disposition of the average business letter on the letterhead.

Paragraphs Relieve Monotony

Another point to be taken into consideration is paragraphing. Breaking the matter up into frequent paragraphs prevents a monotonous appearance. Paragraphs are usually indented uniformly five spaces. There is some difference of opinion on this point, but the best correspondents take the view that typewriting is but another form of printing and should be governed by the rules that apply to printing. Since the paragraphing of a business letter is usually a function of the typist, it is well for him to have its principles in mind. The following quotation from "Applied Business English and Correspondence" will serve to guide the typist in a general way. The subject, however, should be pursued further.

"If we have several topics to be discussed in a letter, each should be treated in one paragraph usually introduced by a topic sentence which prepares us for what follows. If the topic is such that an extended treatment of it is necessary, it will, naturally, be divided into paragraphs. A paragraph should be a collection of sentences treating on one subject *or on one view of a subject.* . . . Paragraphing at best is a question of taste. A business letter may consist of one or more paragraphs, according to the number of subjects or the number of *phases of one subject.*" As most short business letters treat of one subject, the general rule of paragraphing always cannot be followed. In short letters, the introduction usually is placed in one paragraph, the subject treated in the second, and the closing sentences in the third.

Some Important Details

There are a thousand and one other little details bearing on the subject of arrangement and appearance that must be taken into account. No matter how good your judgment in arranging the letter may be, if these details are not observed the appearance of the letter will be marred. A few of these points are tabulated for convenience in studying and reviewing:

1. The touch must be absolutely even.
2. The type should be clean always.
3. The punctuation marks should not penetrate the paper.
4. Fresh ribbons are essential to good, clear, clean-cut copy. The color should be in harmony with the printed letterhead.
5. Accuracy in spelling, punctuation and typing must be closely observed.
6. Erasing should be avoided as much as possible.
7. Striking one letter over another should never be sanctioned.
8. Poor spacing due to failure to strike the keys in even time can be overcome by care.
9. The right-hand margin should be as even as it is possible to make it.
10. The misspelling of a name is unforgivable.

From 100 deduct —

omitting or misplacing an apostrophe, or erroneously adding *th* to date; for the transposition of a single word, item or line; for each use of —— for —— (total for use throughout exercise, 10); and for each preliminary test on machine..... 5

For error in right and left position of general head as a whole; for wrong alignment of a minor head (total for the consequential misplacement of a whole line of minor heads, 5); for each error in the use of capitals (total for a whole word, 5), or of the dollar sign; for striking one figure over another so that the reading of the figure is doubtful (total charge for one number, 5); for each error in the use of punctuation marks or hyphens in heads or paragraphs; and for spacing a dashed line (total for the exercise, 5)..... 3

For an error in the relative right and left position of a line or heading, or in the indentation of the paragraphs (total charge for two or more independent errors in a heading, and for two or more consequential errors in indentation being 3); for each error in spacing between words and after punctuation marks, and for spacing between the figures of a number or the letters of a word; in numbers, for each use of i for 1, for each comma or hyphen omitted, and for each decimal point used for a comma, or vice versa..... 2

For each use in numbers of I for 1, l or L for I, or o for 0 (charge for general use of either throughout exercise, 5); and for striking over except in cases covered above..... 1

For irregularities in the margin of a column..... 2 to 5

For erroneous length of the dashed lines; for errors in the colons; for erasures and lack of neatness; and for each error not specified above..... 1 to 5

2. Copying from rough draft.

For each error in orthography; for each word or figure inserted, substituted, transposed, repeated, or omitted (provided, that a deduction of 10 shall be made for the omission of two or more consecutive words, if the words omitted do not constitute more than one printed line of the copy; that a deduction of 20 shall be made for the omission of two printed lines or more than one line, and that a proportionate deduction shall be made for the omission of a greater number of printed lines); for each abbreviation; for each failure to capitalize, punctuate, or paragraph according to copy; for failure to indent as in copy (only one charge to be made in the exercise); for each variation from copy in the use of parentheses or hyphen, and for gross irregularity in the right-hand margin..... 5

For each irregularity in left-hand margin (total charges not to exceed 5); for each case of inconsistent spacing between words; for each interlineation (maximum for a single interlineation of five or more words, 5); for each misdivision of a word at the end of a line, and for each omission of a hyphen in dividing a word at the end of a line..... 1

From 100 deduct—

For each space in a word, or for crowding letters in a word..... 2

For each case of inconsistent spacing between lines (total charges not to exceed 10)..... 3

For erasures, and for each error not specified above 1 to 5

3. Copying from plain copy.

This exercise will consist of 450 words. In determining the accuracy the rating will be made in the discretion of the examiner on approximately 150 consecutive words from any part of the exercise, the same part being rated for all competitors in a given examination.

For writing one line over another..... 10

For each error in orthography; for each word or figure omitted, *provided*, that a deduction of 10 shall be made for the omission of two or more consecutive words if the words omitted do not constitute more than one printed line of the copy, and that a deduction of 20 shall be made for the omission of two printed lines, or more than one line, etc.; for each word added, substituted, or repeated; for each transposition; for each abbreviation not in copy; for each failure to capitalize or to punctuate as in copy; for each deviation from copy in paragraphing (maximum for the exercise, 10); for failure to indent as in copy (only one charge to be made in the exercise); for each error in compounding words, or vice versa.. 5

For each case of inconsistent spacing between lines..... 3

For each space between the letters of a word; for crowding letters in a word; for lack of space between words; for striking a letter instead of space bar; for unfinished word due to coming to end of line when word is rewritten on next line; for striking letters in a line over band holding paper, thus making no impression on sheet, or for piling letters over each other at the end of a line when all the letters are decipherable, or for running off paper on right or left margin (maximum for the exercise, 10)..... 2

For each case of irregularity in left-hand margin, or of gross irregularity in right-hand margin (maximum for the exercise in each case, 5); for each strike over; for the misdivision of a word at end of line; for each omission of a hyphen, when needed, at end of line; for extra space between words (maximum for the exercise, 5); for each case of inconsistent spacing after punctuation marks; for each word interlined (maximum

11. Judgment in the use of spacing between the lines adds much to the attractiveness of the letter.

12. Correct and uniform indentation of paragraphs adds to the appearance.

13. Improper division of words when the hyphen is used is a common error.

14. Use only clean paper that is free from finger prints. Avoid using paper that has been previously used as a "backing sheet."

15. A letter should be properly folded.

16. Letters should be written on good paper and the envelopes should match the paper.

17. Letters should be written on paper of the accepted letterhead size — $8\frac{1}{2} \times 11$ inches. "Freak" stationery of all kinds should be avoided.

18. The point of starting the complimentary closing should be determined by the length of the signature; and should balance with the signature.

19. The date should be on a line by itself and be even with the right-hand margin; a period need not follow.

20. Nearly all good typists now place a colon after the salutation, instead of a colon and a dash.

21. The title "Mr.," "Mrs.," "Miss," or "Messrs.," etc., should always precede the name. A corporation should not be addressed "Messrs."

22. If a title follows the name it should be written on the line below the signature and be even or nearly even with the right-hand margin.

23. The letter should be examined for misprints and inaccuracies before it is taken from the machine.

24. Capitals and other full-face characters should be struck with a little heavier touch in order to produce uniformity in appearance with the other matter.

There is one caution that every young stenographer should observe, and that is, not to attempt to copy the style of every striking letter that comes to his attention. The letters that come to any one office are extraordinarily varied. A large proportion of them, it will be found, are poorly arranged, poorly typewritten and bear unmistakable signs of carelessness. The models given here conform to the accepted standards and are used by the best business houses.

Folding Letters

A business letter should always be folded neatly. It should fit the envelope. Each fold should be straight.

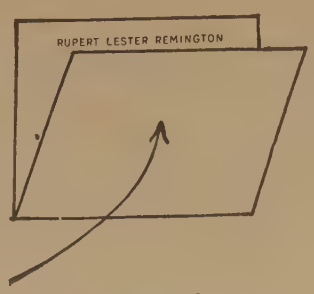


Figure 1

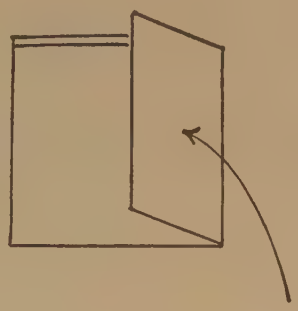


Figure 2

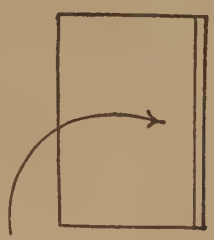


Figure 3

An ordinary-sized letter sheet is folded properly as follows: Grasp the lower end of the letterhead and fold upward to within $\frac{1}{8}$ inch of the top — the slight margin at the top is left to make it easier to separate the ends in unfolding. See Figure 1. The second fold is made by folding from right to left — dividing the width of the letterhead into three nearly equal divisions. See Figure 2. The third fold is made from left to right, leaving a little margin as shown in the illustration, in order that the letter may be easily opened. The top of the letter when it has been properly folded and placed in the envelope should be at the left end of the envelope after the letter is inserted.

POSTAL CARDS

Before inserting a postal card, bring the right-hand paper guide over so that it will catch the edge of the card. Insert postal cards at the left of the platen, the same way as you insert envelopes, and set the marginal stop so as to leave a proper margin — five spaces at least. Use single space between the lines, unless there are only a few lines to be written, in which case use double space.

The address, salutation and complimentary closing are omitted from the writing side of a postal card.

RATING OF EXAMINATION PAPERS

Sec. 44. Method of rating. — The following method is observed by the commission in rating examination papers:

After an examination is held the papers are arranged by sheets or subjects and are forwarded under seal to the commission. When they are reached in the order of rating, they are distributed by sheets to the examiners, Examiner A being given all of sheets 1, Examiner B all of sheets 2, Examiner C all of sheets 3, and so on, the sheets being distributed to as many examiners as there are subjects in the particular examination to be rated. After the papers are rated in the first instance they are redistributed, and the first rating is reviewed by other examiners. When all of the papers of an examination have been rated and reviewed, those of each competitor are then for the first time assembled or brought together, his average percentage is ascertained, the declaration envelope is opened, and the declaration sheet to which he has signed his name is attached to his examination papers. The identity of the competitor, therefore, is not disclosed *until his papers have been rated and reviewed and his average percentage determined.* As the charges for specific errors are all fixed by the rules for rating, and as each subject is rated by one examiner and reviewed by another, it will be seen that absolute impartiality, accuracy, and uniformity are secured in the work.

In determining the rating due the competitor for his answers to the questions given to him in the examination room the examiners must be guided solely by the work before them. Under the commission's system there is no possibility that the rating may be affected by other considerations.

Appeals from the ratings are sometimes made by competitors, but the prospect of securing a higher rating by such action is very remote. Errors on the part of examiners in making charges are seldom found, as the work of each examiner is verified and checked in every particular by another.

The papers of all the competitors in an examination must be rated at the same time, and no competitor's papers will be made special or be rated in advance of others.

An average percentage of at least 70 is required for eligibility for appointment, except in the cases of applicants entitled to preference under section 1754, United States Revised Statutes, and applicants for the Philippine Service, provided that a competitor must attain an average percentage of not less than 70 in the technical subjects, stenography and typewriting, in addition to an eligible rating for the whole examination, in order to become eligible for appointment. In case of failure in the technical subjects, the other subjects of the examination will not be rated.

A notice of ratings will be sent to each person examined as soon as practicable after an examination, whether such person passes or fails to pass. Letters of inquiry concerning the ratings should not be written unless competitors have reason to believe that the notices have miscarried in the mails.

Sec. 45. Rules for rating. — All examination papers are rated under the following rules:

Mark every correct answer 100.

Mark every faulty answer according to its value on a scale of 100, as herein specifically directed, and deduct the sum of the error marks of each answer from 100.

The difference between the sum of the error marks of each answer and 100 will be the mark of the answer.

Stenography

	From 100 deduct —
For each word omitted, added, substituted, or misspelled, or for the use of the singular instead of the plural, or of the plural instead of the singular, when the grammatical correctness is affected	3
For each transposition	2
For each gross error in capitalization or punctuation; for each error in division of words; for each word repeated; for each failure to use the hyphen when required; for each abbreviation; or for the use of the plural for the singular, or of the singular for the plural, when the grammatical correctness is not affected	1
For interlineations, erasures, and lack of neatness	1 to 5

The exact rating of a competitor who attains less than 65 per cent in the subject of stenography will not be determined.

In this examination speed in writing the stenographic notes is weighted equally with accuracy in transcribing them, and will be marked upon the following scale: 70 per cent when the dictation is at the rate of 80 words per minute, 80 per cent for 100 words, 90 per cent for 120 words, and 100 per cent for 140 words per minute.

Practical Tests of Typewriter Examination

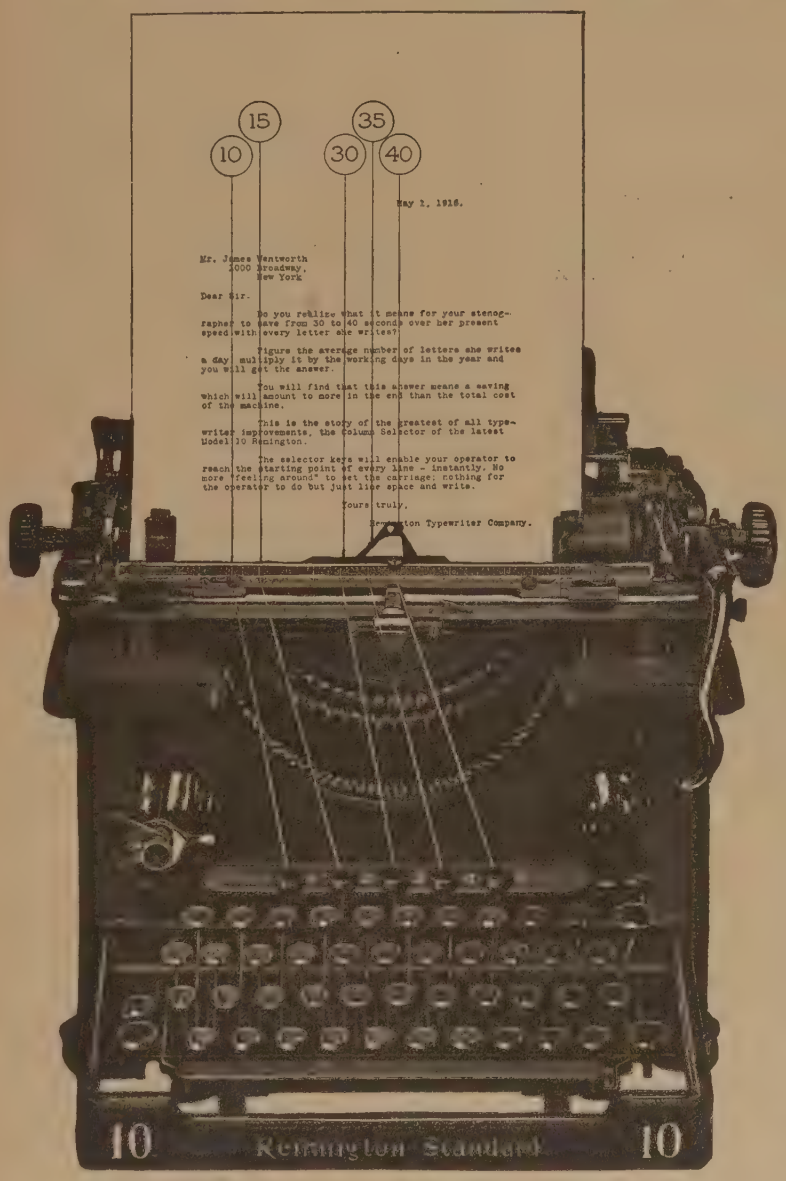
Accuracy will be considered in marking all the practical tests of this examination, each being marked on a scale of 100. Time as a separate element will be rated on the total time consumed on the three typewriting subjects.

1. Copying and spacing.

For the omission of the general head, or of a single line	10
For erroneously spacing or failing to space a word or a line of the general head, or a part or the whole of a minor head; for an error in left margin of left column or stub; for error of spacing between words of stub and first line of colons, and for each error in the placing of a whole column of figures; for the omission of leaders after stub; for the insertion of commas after the items of stub; for each case of erroneous spacing between lines (total charge not to exceed 25); for running into one line a minor head that should be written in two or more lines; for running over a line in the paragraphs at the bottom (total charges not to exceed 15); for each word, minor head, figure, or number omitted, inserted, or substituted; for each misspelled word or erroneous number; for	

REMINGTON SELF-STARTER AND UNDERWOOD TABULATOR

Most machines are to-day equipped with devices for moving the carriage along to given points. This mechanism of the machine should be studied thoroughly and the use of it established as early in the practice as possible. The amount of time saved by the use of the column finders is very great. In fact, the efficient use of all of the mechanical features of the machine results in greater accuracy and increased productivity.


15
10
35
30
40
May 1, 1916.
Mr. James Wentworth
1000 Broadway,
New York
Dear Sir-
Do you realize what it means for your stenographer to save from 30 to 40 seconds over her present speed with every letter she writes?
Figure the average number of letters she writes a day, multiply it by the working days in the year and you will get the answer.
You will find that this answer means a saving which will amount to more in the end than the total cost of the machine.
This is the story of the greatest of all typewriter improvements, the Column Selector of the latest Model 10 Remington.
The selector keys will enable your operator to reach the starting point of every line - instantly. No more "feeling around" to set the carriage; nothing for the operator to do but just like space and write.
Yours truly,
Remington Typewriter Company.
10
Remington Standard
10

The Remington, Monarch, Underwood and other single-keyboard machines are provided with devices which enable the typist, by simply pressing a key, to move the carriage along to any required point previously decided upon. This device, which on the Remington machine is called the "Self-starter," is a great time-saver in writing letters — estimated at twenty-five per cent on the average letter — because the stops can be set for the date line, the different indentations of the address, paragraphs, complimentary closing, and the typewritten signature. Then, by selecting the right column key, the carriage can be moved over quickly to the desired point, thus eliminating spacing with the space bar. The operation of the Self-starter is very simple. The only thing that prevents it from becoming a most valuable aid in producing more work is the fact that not one typist in ten really makes use of it. By cultivating its use early in your work you will be able to gain much greater speed. The Self-starter may be operated by touch the same as other keys, except that the keys should be depressed and held down until the carriage stops at the desired point, instead of tapped with a staccato touch.

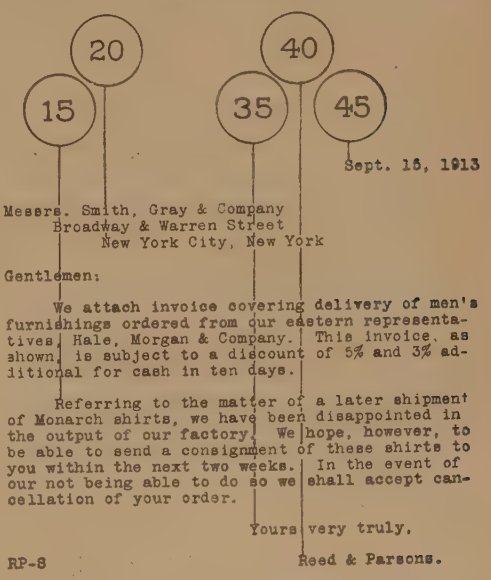
The Remington Self-starter is operated by means of five selector keys located in a row above the keyboard. (See Illustration above.) These keys correspond to five stops which are set on the Self-starter rack. The accompanying illustration will show the points at which the stops are set for a letter of average length. An examination of the Self-starter rack

This question includes adding numbers crosswise and lengthwise; the multiplication and division of decimals and fractions; percentage; denominate numbers; a simple problem in bookkeeping involving the application of the principles of debit and credit, closing ledger account and making out a statement of account.

An ocean-carrying marine is much needed by the U S. In one yr we paid to foreign companies $169,000,000 for freight age, and $45,000,000 for fares as passengers and insurance. In the very same yr the country sent to foreign lands over $600,000,000 more of goods than it read from those countries; and so some call this the balance of trade in our favor. N Y has most of the regular steamship lines between Eur and the U S. It receives a larger proportion of the imports. and is the outlet for over one-third of our domestic exports. Bread-stuffs, provisions, cotton, and petroleum form one-half about of exports. The city has about 353 mi water front, of which the half may be used for shipping, and the piers of Jersey City and Hoboken, in N J, practically are a part of N Y port, its ninety mi of piers may be very largely extended. The foreign movement of the port, which is very large is more than three times the tonnage of its nearest competitor, which is the city of Boston. About fifty steamers in the foreign trade every week leave the port. Half sail under the British and a less number under the American flag.

ILLUSTRATION OF ROUGH DRAFT

will show that it has on two sides a notched scale running from "0" to "76." The stops are slipped into these notches at whatever points on the scale it is desired to stop. If you set the stops at 10, 15, 35, 40 and 45, by pressing key 1 the carriage will move along and stop at 10; by pressing key 2 the carriage will move to 15; by pressing key 3 the carriage will move to 35 and so on. Thus it will be seen that each key controls one stop and only one. If it is desired to skip any columns, it is only necessary to press the key controlling the column to which you desire to move.


20
40
15
35
45
Sept. 15, 1913
Messrs. Smith, Gray & Company
Broadway & Warren Street
New York City, New York
Gentlemen:
We attach invoice covering delivery of men's furnishings ordered from our eastern representatives, Hale, Morgan & Company. This invoice, as shown, is subject to a discount of 5% and 3% additional for cash in ten days.
Referring to the matter of a later shipment of Monarch shirts, we have been disappointed in the output of our factory. We hope, however, to be able to send a consignment of these shirts to you within the next two weeks. In the event of our not being able to do so we shall accept cancellation of your order.
Yours very truly,
Reed & Parsons.
RP-S

To insert the stops on the rack, press the column-selector rack lock, and then turn the rack so that the scale is uppermost. Insert the stops on the rack at the points desired. Be careful to see that the correct stop is inserted at each point on the scale with the numbered side to the left. Special care must be taken not to change the numerical order of the stops on the rack. After the stops have been placed on the rack, lift the rack lock again and turn the rack over so that the projections on the stops extend to the rear facing the Self-starter mechanism.

Each machine is equipped with two sets of stops — ten in all. The second set is for use on the opposite side of the rack in case it should be desired to use two different settings on the same machine. When both sets of stops are placed, it is only necessary, in changing from one kind of work to another, to reverse the Self-starter rack.

The Self-starter operates from either end of the line. To reach the correct starting point of the line when the carriage is thrown back to the left, simply depress the Self-starter key; to reach the correct starting point of the line when the carriage is beyond the starting point, depress the Self-starter key and draw the carriage back at the same time. The latter method of operation is much more frequent because the finishing point of one line is almost invariably beyond the starting point of the next line. In such cases the pressing of the Self-starter key with the left hand, and the line-space and carriage return with the right hand, are simultaneous operations.

THE UNDERWOOD TABULATOR

The tabulator on the Underwood typewriter performs the same duty as the Self-starter, except that the tabulator key must be depressed once for each column. The Underwood Tabulator has a rack at the back similar to that on the Remington. There is, however, but one setting possible. The moving of the carriage is operated by one key only. If it is desired to skip a column, it is necessary to push the key a second time, or as many times as there are stops intervening between the point at which the carriage rests and the point to which it is desired to move it. In throwing the carriage over from the date line and complimentary closing, a little practice will enable you to judge the distance well enough to obviate having to press the key two or three times to clear the stops set for the address. The tabulator key must be depressed and held down firmly until the carriage stops at the desired point. The harder you hold the key down the more slowly the carriage will move as the mechanism is

total time consumed on the three typewriting tests is rated as a separate subject. In determining the accuracy the rating will be made in the discretion of the examiner on 150 words from any part of the exercise, the same part being rated for all competitors in a given examination. This exercise should be single spaced. (See Fifth subject — Time, this section, also sec. 45.)

Statement made by
TREASURY DEPARTMENT
of Customs Business.

Districts and ports.	Fiscal year ended June 30, 1901.				
			Value of exports.		
	Tax.	Receipts.	Foreign.	Domestic.	Expenses.
Saco	$29	$53	$430	$657	$476
Brunswick	12,534	14,744	22,654	54,020	98,327
Albany	151,364	151,997	107	.....	13,187
Humboldt	143	198	.....	163,682	3,027
Milwaukee	419,234	420,234	1,782	.....	18,354
Erie	83,385	84,448	230	29,744	6,337
Bristol	576	1,257	88	134	1,489
Edgartown	331	478	.....	.....	2,319
Cape Vincent	29,749	29,880	13,946	136,590	14,890
Burlington	.....	14	.....	.....	162
Cleveland	747,560	750,100	1,757	388,825	32,316
Gloucester	5,135	7,137	1,000	404	14,901
Pembina	71,023	277	10,308	64,367	13,672

The receipts for 1901 are $20,444,485.64 greater than for 1900, the next highest in our records, and of the increase $11,852,737.01, considerably more than one-half, is from customs revenue.

The net growth of expenditures for the year is $22,253,561.00. The surplus for the year is kept at $77,717,984.38, x x x which is only $1,809,075.80 less than in 1900. The expenditures for 1890 were exceeded by those of 1863, $718,734,276.18.

ILLUSTRATION OF COPYING AND SPACING TEST

TIME

Time as a separate element will be rated on the total time consumed on the three typewriting subjects. (See sec. 45.)

OTHER SUBJECTS

Penmanship. — The rating on penmanship will be determined by legibility, rapidity, neatness, and general appearance, and by correctness and uniformity in the formation of words, letters, and punctuation marks in the exercise of the sixth subject — report writing. No particular style of penmanship is preferred.

Report writing. — In this exercise the competitor is given a loose statement of facts, 400 to 500 words in length, which he is to summarize and arrange into an orderly, concise, and grammatical statement of the essential facts, consisting of not more than 200 words.

In rating this exercise the arrangement, completeness, exactness, and conciseness of the statement, its adherence to the subject matter, its style, and freedom from errors in grammar, etc. will be considered.

Arithmetic. — In solving the problems, give the work in full, showing all the figures and mathematical signs necessary for the solution of each problem, without any unnecessary figures. Write the word "Answer" or its abbreviation, "Ans.," after the answer to each problem.

provided with a brake to prevent the carriage from striking the stop with too much force. The Underwood Tabulator is provided ordinarily with three stops, but other stops can be secured if desired.

MANIFOLDING

By using carbon paper, from three to twenty duplicates of the same writing can be printed at one time, the number depending upon the thinness of the paper used. Place the sheet upon which the writing is to be done upon a flat surface. Lay a sheet of semi-carbon paper upon it, with the carbonized surface upward. On this lay another sheet of writing paper, and so on until the requisite number of sheets of writing paper are put together, each with a sheet of carbon next to it. Put the whole into the machine in the usual way, with the carbon side next to the platen, taking pains to see that all of the sheets are placed within the grasp of the feed rolls at the same time, so that the writing will appear on the same part of every sheet. If difficulty is experienced in starting the sheets evenly, a narrow piece of paper may be folded over the top to facilitate the insertion, after which it may be removed by turning the paper forward until it is released.

Write in the ordinary manner, except that it will be necessary to tap the keys a little more sharply, the amount of force used being governed by the number of copies to be printed.

If necessary, a still larger number of duplicates can be made by the use of full carbon, interleaved with sheets of thin oiled tissue paper.

Be careful to keep the carbon free from wrinkles or creases. In making erasures on carbon work, turn the paper forward, or backward, separate the sheets, and place a stiff card back of the first sheet, erase, and so on with each copy. Then turn the paper back to the proper position and make corrections.

If possible, use carbons to match the ribbon. After a carbon copy has been taken from the machine, a correction may be made the same as with a single copy.

MAKING INCLOSURES

Every stenographer is called upon to look after inclosures, and as a large proportion of letters sent out contain inclosures of one kind or another, it is important that the stenographer should familiarize himself with this work.

In transcribing a letter, take note of the inclosures that are to be sent with it, and write in the lower left-hand corner the abbreviation "Inc." with the number of inclosures in figures after it; thus, "Inc. 2," etc. This notation may be placed on the line below the signature, beginning on a line with the body of the letter.

It is a good plan to note what inclosures are to be sent, select the envelope of the right size, address it, and put the inclosure in the envelope before writing the letter. After writing the letter place it under the flap of the envelope, and so on until you finish whatever letters you have to write.

CORRECTIONS AND ERASURES

The eraser should never be used in practice work. If this rule is adhered to strictly, very little use will be found for the eraser later on. If, however, an erasure *must* be made, the operator should use care to do it in such a way that it will not be apparent. Fully twenty words can be written in the time required to make one erasure; hence the necessity for correct work. When an erasure is necessary, use an erasing shield.

SAMPLE QUESTIONS AND TESTS

Sec. 43. — The examinations are the same for all branches of the service. The following questions and tests have been used and will serve to give an idea of the character of the examinations. No further information on this subject can be furnished.

STENOGRAPHY DICTATION

The following is a sample of dictation which has been given:

Our present system of transportation by rail is not keeping pace with our rapid increase of production and consumption. Most of the transportation is over rail, and we have utilized our rivers only in a meager way. This is essentially true of our interior waterways. Water traffic, to a large extent, is localized around the Great Lakes, and splendid as are the results, still the benefits have failed to reach the great interior sources of production. Even this limited area of water transportation, however, demonstrates advantages and shows that waterways should be established and assured as a permanent part of the traffic system. Over the region of the central west lies a great freight-producing area. Under the all-rail system of carrying freight the western producer fails to reach the markets with a profit, and the consuming world is denied access to these interior fields of production. For several years the roads have failed to move the crops in season, and before long they will be able to move only a portion of the farm products to market. Leaders in railroad transportation recently estimated that the next ten years would require seventy-five thousand miles more of trackage construction to meet the requirements of the normal growth of the country. It is quite unlikely that the necessary increase of railroad mileage and equipment will be made. Wisdom and experience point to a comprehensive program of interior waterway improvement. Encouragement of production is not rational if we neglect the natural facilities for distribution.

The practical test in stenography consists of one exercise of 250 words similar to that above and containing no technical matter. A preliminary exercise is given at the rate of 80 words a minute, to familiarize the competitors with the examiner's manner of dictation. The regular exercises will then be dictated at different rates of speed, as follows: 80 words, 100 words, 120 words, and 140 words a minute. The matter dictated is different for each exercise. The dictations are given to the entire class, in regular order, according to speed.

All competitors are expected to take the notes of both the preliminary and the regular 80-word tests, one of which exercises they will be *required* to transcribe. In addition they will be permitted to take the notes of any or all of the remaining dictations at the higher rates of speed. At the conclusion of the dictations the competitors will be allowed 10 minutes in which to select one of the 80-word exercises and any one of the exercises at the higher rates of speed which they may wish to transcribe. The notes of all the tests not to be transcribed will be taken up by the examiner and will not be considered in the rating. The transcript of the notes may be made either with the typewriter or in handwriting. Not to exceed one hour will be allowed for making the transcripts. Speed in making the transcript is not an element. Competitors who, in addition to one of the 80-word dictations, transcribe one of the dictations at a higher rate will, in determining the ratings on the stenography test, be given the rating on the exercise in which they attain the higher percentage on speed and accuracy combined, and the other exercise will not be considered. Speed and accuracy are given equal weights in the rating, the ratings for speed for the different rates of dictation being as follows: 80 words a minute, 70 per cent in speed; 100 words a minute, 80 per cent in speed; 120 words a minute, 90 per cent in speed; 140 words a minute, 100 per cent in speed. The rating for accuracy is determined by the correctness of the transcript.

No special system of stenography is recommended. Any system or method of making notes is acceptable, provided the notes are turned in to the examiner after being transcribed. Some of the departments, however, have expressed their unwillingness to employ stenographers who make notes by means of mechanical devices.

COPYING AND SPACING

In the copying and spacing test the competitor is required to make an exact copy of an exercise similar to that shown in reduced size below, reproducing it accurately in every particular, including punctuation and other marks, and preserving all spaces between lines and between words, figures, and characters, and the relative positions of the lines on the sheet. The copy furnished to the competitor is a photolithograph of a sheet which has been typewritten and is so prepared that it may be reproduced on any style of typewriting machine. The rating for the subject of copying and spacing is on accuracy only. The total time consumed on the typewriting test will be rated as a separate subject. (See fifth subject — Time, this section, also sec. 45.)

COPYING FROM ROUGH DRAFT

In the exercise in copying from rough draft the competitor will be required to make a corrected copy of a rough-draft letter, such as appears in reduced size below, paragraphing, punctuating, capitalizing, and spelling as in the copy, but writing in full all signs and abbreviated words. This exercise should be double spaced.

Competitors who take the stenographer examination only may make the copy either in handwriting or with the machine, while those who take the stenographer and typewriter examination or the typewriter examination will be required to make the copy on the machine. Speed in making the copy will be considered only in the cases of those who take the stenographer and typewriter or the typewriter examination.

COPYING FROM PLAIN COPY

In copying from plain copy the competitor will write with the typewriter an exercise consisting of 450 words, paragraphing, spelling, capitalizing, and punctuating precisely as in the copy. The rating on this subject is for accuracy only. The

As the printing point varies slightly on all typewriters, it is better to experiment first by writing a full line and then turning the roller back to see how the line will register with reference to the scale. This having been ascertained, the operator can easily adjust the paper to register exactly with the scale.

THE MODEL LETTERS—STYLE STUDIES

In Lessons Nineteen to Thirty-four inclusive, various forms of letters are illustrated. They are properly placed on the page — the page of the typewriting book being the actual size of letterheads — and may be safely followed as models. The student should make a close study of these models while copying them, and also of the comments made on the models in the following lessons. The number of words in each letter is given in order to enable the student to learn to estimate the amount of space required for a given number of words. This information will also be useful in determining the rate of speed at which the typing is done.

As in the exercises in the foregoing lessons, the number of words is followed by figures indicating the stroke intensity, thus: 34-5.7 — the latter figures indicating that the average number of strokes in the words is 5.7. This information is given to enable the typist to estimate his actual speed. For example, in the matter used in the international contests, the average number of strokes per word is hardly more than five. It will thus be seen that if you are writing matter consisting of longer words — words that average, we will say, six strokes to the word — the speed in words will be greatly reduced.

DIRECTIONS FOR LESSONS NINETEEN TO THIRTY-FOUR

Make one copy and one carbon copy of each model letter. Write each of the exercises, rearranging the letters in the exercises in accordance with the model. Note that the letterhead on the model occupies about two inches of the space at the top of the sheet. In writing the exercises that follow, make provision for that much space before beginning to write. On each letter include the current date and the name of the city in which you reside. Place your initials, as stenographer, in the lower left-hand corner two double spaces below the complimentary closing.

The letters in the exercises are not properly arranged and are not to be followed as to form but only as to content.

Before beginning to write any of the exercises, read each through carefully and decide upon the paragraphing. This is a matter you will have to decide for yourself when you begin to transcribe from your shorthand notes, and it is well to begin now to exercise your judgment in that direction. Read again what is said about paragraphing on one of the preceding pages. Some of the letters may not require paragraphing.

The models given in each lesson will serve as a guide for the arrangement of the other letters in the lesson, but the student should use every effort to lay out the letters in the most attractive form, bearing in mind what has been said about the width of margins and disposition of the matter on the page. All the letters in this section are to be prepared on full-size sheets. It is the usual practice nowadays to use full-size sheets for all letters, since they fit into the files much better than the half-sheets formerly used for short letters. When a letter takes more than one page, the second and following pages should have written in the upper left-hand corner the number of the page and the initials of the person, firm or corporation addressed; thus, A. & Co. 2. In some instances the date of the letter should follow the page number to identify it from other letters to the same concern.

FIFTY-FOURTH LESSON

Instructions

Make a close study of the entire lesson. Prepare one correct copy of each of the following, with proper headings: Sections 33, 34, 35; Section 43; the tabulation entitled "Statement made by Treasury Department"; the "rough draft"; and the sections on "Penmanship," "Report Writing," and "Arithmetic."

U. S. CIVIL SERVICE EXAMINATIONS

The large number of stenographers entering the various Departments of the United States Government year after year makes it seem worth while to include a résumé of the requirements. The following information has been taken from Form 1424 issued by the United States Civil Service Department, January, 1916. Not all of the particulars are given here and those expecting to try the examinations should send for a copy of the circular and study it in detail. The main points, however, are touched upon in the following. The sample shorthand and typewriting questions and tests are given in full. A full description of the method of rating and other information of value to stenographers are given.

FIELDS OF SERVICE AND SALARIES

The government offers opportunities for service in the Panama Canal Zone, the Philippine Islands, Departmental, and in what is known as Field Service. In the two former departments men only are admitted. The entrance salary in the Departmental and Field Service ranges from $840 to $1200; in the Philippine Service, $1200; in the Canal Zone, from $125 a month.

DESCRIPTION OF EXAMINATION

DEPARTMENTAL SERVICE

Sec. 33. Stenographer and typewriter (male and female). — Age, 18 years or over; application form, 304; time allowed, 6 hours.

The stenographer and typewriter examination is a combination of the stenographer examination and the typewriter examination.

The subjects of copying from rough draft, penmanship, report writing, and arithmetic will be required to be taken only once, at the same time and place, in connection with the examination for stenographer and typewriter.

If a competitor passes in both the stenographer examination and the typewriter examination, the averages in the two examinations will be combined, with a weight of 2 for stenography and a weight of 1 for typewriting, and with the average thus obtained his name will be entered on the combined stenographer and typewriter register. In addition, his name may be considered for positions as typewriter alone or stenographer alone, if the needs of the service so require.

If a competitor takes the combined examination but passes in only the stenographer or the typewriter examination, his name will be entered upon the register of the examination which he passes. A competitor who passes in the stenographer or the typewriter examination in one series of examinations may, if he desires, upon filing a new application, be examined for the other position during another series of examinations, and if he passes, his papers will be averaged for the combined examination.

Sec. 34. Stenographer (male and female). — Age, 18 years or over; application form, 304; time allowed, 5 hours. The time consumed in giving the stenography dictations is not considered.

Subjects of examination and relative weights of subjects on a scale of 100: STENOGRAPHY, 75; COPYING FROM ROUGH DRAFT, 10; PENMANSHIP, 5; REPORT WRITING, 5; ARITHMETIC, 5.

If a competitor fails to attain a rating of at least 70 per cent on stenography the other subjects will not be rated.

Sec. 35. Typewriter (male and female). — Age, 18 years or over; application form, 304; time allowed, 5 hours.

Subjects of examination and relative weights of subjects on a scale of 100: COPYING AND SPACING, 20; COPYING FROM ROUGH DRAFT, 15; COPYING FROM PLAIN COPY, 10; TIME, 30; PENMANSHIP, 10; REPORT WRITING, 10; ARITHMETIC, 5.

Both accuracy and speed are considered in rating the typewriting subjects of this examination. Time as a separate element will be rated on the total time consumed on the three typewriting subjects.

If a competitor fails to attain an average percentage of at least 70 on the typewriting subjects and time combined, the remaining subjects will not be rated.

MARSHALL FIELD & COMPANY
CHICAGO
U. S. A.

July 20, 1916

Miss Pauline M. Caldwell
Hotel Blackstone
Chicago, Illinois

Dear Madam:

We regret our inability to adjust the transaction pertaining to the curtains according to your wishes, owing to the fact that our stock is exhausted.

If you intend to be in the store in the near future, we recommend that you stop at our Adjusting Bureau, as we believe a personal interview will assist in disposing of this matter to your satisfaction. In the event of your calling, please present this letter for reference, so that there will be no delay in connecting the previous papers.

Yours very truly,

MARSHALL FIELD & COMPANY

MF/VJ

By

(ILLUSTRATION OF A SHORT, SINGLE-SPACED LETTER) (108–5.6)

JUNIOR SECURITIES. The Louisville & Nashville has outstanding junior to its guarantee $72,000,000 Capital Stock. It has paid dividends of at least 5% per annum on its stock since 1901, and at the rate of 7% per annum from 1910 to 1914. The present rate is 5%.

EARNINGS. Income Statement, Louisville and Nashville Railroad Company, (Guarantor)

Years ended June 30,	1913	1914
Income available for interest, rentals, guarantees, etc.....	$15,950,725	$15,137,877
Interest, rentals, guarantees, etc.....	7,429,718	8,053,715

The interest on the $7,500,000 Lexington & Eastern Bonds would amount to $375,000 additional.

PRICE: 98 3/4 and interest, to yield 5.06%.

The above information has been compiled from official statements and statistics upon which we have relied in our purchase of these offerings. We do not guarantee but believe it to be correct. All offerings are subject to prior sale and change in price.

SECOND EXERCISE

NOTICE OF REDEMPTION
OF ALL OF THE FIRST MORTGAGE FIVE PER CENT GOLD BONDS
OF THE MANKATO GAS AND ELECTRIC LIGHT COMPANY

Notice is hereby given that all of the First Mortgage Five Per Cent Gold Bonds of The Mankato Gas and Electric Light Company, authorized to be issued and secured by and under that certain Deed of Trust executed by The Mankato Gas and Electric Light Company to Illinois Trust and Savings Bank, as Trustee, dated May 1, 1900, will be paid and redeemed on November 1, 1916, by the payment of the principal thereof and a premium of five per cent (5%) thereon and accrued interest.

Said bonds and all interest coupons attached thereto must be presented and surrendered at the office of Illinois Trust and Savings Bank, Chicago, Illinois, on November 1, 1916, and on and after said date interest on said bonds will cease.

ILLINOIS TRUST AND SAVINGS BANK,

as Trustee under an Indenture of Trust executed by The Mankato Gas and Electric Light Company, dated May 1, 1900.

By WILLIAM H. HENKLE,
Secretary.

McCLURE, JONES & REED

MEMBERS NEW YORK STOCK EXCHANGE

WALTER C. McCLURE
W. STROTHER JONES, JR.
LATHAM R. REED
HENRY A. RUDKIN

TELEPHONE: 6280 CORTLANDT

66 LIBERTY STREET
NEW YORK

February 13, 1916

Mr. W. S. McIntosh
Gedney Farms Hotel
White Plains, New York

Dear Sir:

We are very glad to mail you a copy of our booklet describing various municipal and water bonds. The booklet also contains some articles by well-known and authoritative financial writers whose judgment in such matters can be relied upon. The list of bonds inclosed may offer you some valuable suggestions.

We shall be very glad to serve you in any way possible.

Very truly yours,

McCLURE, JONES & REED

McCJR/ST
Inc.

By

(ILLUSTRATION OF A SHORT, SINGLE-SPACED LETTER) (88–5.5)

FIFTY-THIRD LESSON

Make correct copies of the first and second exercises on separate sheets 8½ x 11 inches.

FIRST EXERCISE

LEXINGTON & EASTERN RAILWAY COMPANY

First Mortgage 5% Bonds

Authorized, $20,000,000
Dated April 1, 1915.
Due April 1, 1965.
Interest payable
October 1 and April 1.

Outstanding, $7,500,000
Coupon bonds, $1,000 each, may be registered as to principal.

SECURITY. These Bonds are secured by absolute first mortgage on the entire property of the Lexington & Eastern Railway Company, extending from Lexington, Ky. to McRoberts, near the State line between Kentucky and Virginia—a total, including branches, of about 211 miles. About 95 miles of this road have been in operation nearly twenty years. This part of the property was acquired by the Louisville & Nashville Railroad Company through purchase of the entire stock and practically all the bonds (since retired) of the Lexington & Eastern at a price upon which net earnings showed a return of more than 6% in 1912, prior to the extension to McRoberts. This extension was built in order to afford shipping facilities for the extensive coal operations of the Consolidation Coal Company and other operators whose combined developed shipping capacity from mines in the Elkhorn field tributary to the Lexington & Eastern Railway is about 6,000,000 tons annually. The total investment of the Louisville & Nashville in the Lexington & Eastern is about $10,000,000 against which the above $7,500,000 Bonds are now issued to reimburse the Louisville & Nashville for part of its expenditures. These Bonds constitute the sole funded debt of the Lexington & Eastern and are outstanding at the rate of only $35,545 per mile. The remaining $12,500,000 are issuable to a par amount not exceeding capital expenditures upon the property covered by the mortgage.

It is proposed to extend the road a short distance to Elkhorn City, Ky. This would result in making the Lexington & Eastern part of a through route between the Middle West and Southern Atlantic Ports, the connecting links in this line being the Carolina, Clinchfield & Ohio and the Atlantic Coast Line railroads. The Louisville & Nashville System has access to most of the principal industrial centers of the South. Its lines reach Cincinnati, Louisville and Evansville on the Ohio River; St. Louis and Memphis on the Mississippi River; the Gulf Ports of New Orleans, Pensacola and Mobile; and Nashville, Knoxville, Atlanta and Birmingham in the interior.

The payment of the principal and interest of these Bonds is unconditionally guaranteed by the Louisville and Nashville Railroad Company by indorsement on each bond.

NINETEENTH LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISES

Mrs. Peter Stuyvesant, 16 North Center Street, Albany, New York. Dear Madam: Please advise us whether you are still considering the Chinese baskets you selected with Mrs. Gray in our Fancy Goods Section, October 13. We are holding them, together with two new ones just received, until we hear from you. Yours very truly, (54–6.0)

SECOND EXERCISE

Mr. George W. Green, Springfield, Ohio. Dear Sir: We are in receipt of your letter of the 27th inst., with money order inclosed for $1,000, which has been applied to your account. We note your request for an additional thirty days on the balance. We are willing to grant this extension, and will anticipate your attention at that time, as you state. We thank you for your courtesy in this matter. Very respectfully, (76–5.6)

THIRD EXERCISE

Hon. W. C. St. Clair, President, Michigan Railroad Commission, Lansing, Michigan. Dear Sir: Subject: Bentley Stone Co. vs Grand Trunk Railway. We beg leave to inform you that a stipulation was duly signed extending the time for thirty days from September 6 next for a decision of the above matter by your Commission. We understand from Mr. Smith's office that this stipulation has already been mailed you. If it does not reach you in due course, kindly inform us. Very truly yours, (82–5.9)

FOURTH EXERCISE

Mrs. Walter Bruce Scott, 1107 Broadway, White Plains, New York. Dear Madam: Replying to your last communication, we are very sorry that the net has not as yet been delivered. Inasmuch as the package was forwarded from our store promptly and correctly addressed and no request to have it insured was made, we are unable to assume responsibility. However, the postal authorities have been instructed to trace the shipment and we hope that through their efforts a prompt delivery will be made. Yours very truly, (87–6.0)

FIFTH EXERCISE

Messrs. Samstag & Hilder Bros., 557 Broadway, New York City, New York. Gentlemen: We are in receipt of your letter, inclosing check amounting to $234.22, which has been credited to your account. We wish to call your attention, however, to the fact that you are in error in deducting discount therefrom, as the bill of May 1, amounting to $239.00, has now matured on a net basis, having run the full 90 days' time. We would, therefore, request you to reimburse us with the amount erroneously deducted, to enable us properly to adjust the settlement. Very respectfully, (112–5.8)

(8) Placing mark of punctuation on next line from word it follows.
(9) No spacing between words.
(10) Striking letter instead of space bar.
(11) Unfinished word due to coming to end of line when word is rewritten on next line.
(12) Running off paper on right margin.
(13) Irregular or slanting left-hand margin or grossly irregular right-hand margin, except that no more than 4 credits should be deducted.
(14) Striking over letter or figure, or wrong letter or figure.
(15) Omitted letter or figure but space left for it.
(16) Transposition of letters in a word, or of figures in a number.
(17) Extra space between words.
(18) No spacing after punctuation marks.
(19) Spacing between word and mark of punctuation following it.
(20) Dividing word incorrectly at end of line.
(21) Omission of hyphen at end of line when hyphen is necessary.
(22) Interlineation.
(23) Erasure.

(*e*) From 1 to 5 credits should be deducted for lack of neatness or for any error not specified above.

(*f*) If several errors appear in the same word or number, a maximum charge of 2 credits should be made in a single word or number.

Tabulation Test

(*a*) The directions given for speed test should be followed in correcting errors in subject matter.
(*b*) Four credits should be deducted for omission of the general head.
(*c*) Two credits should be deducted for omission of any minor head.
(*d*) One credit should be deducted for *each* of the following:
(1) Failure to center properly the general head as a whole.
(2) Error in alignment (maximum charge 12 credits).

(*e*) One-half credit should be deducted for *each* of the following:
(1) Error in the relative right and left positions of a line in a heading.
(2) Use of capital *I* for figure *1* or small *o* for cipher (maximum charge 2 credits).

(*f*) From 1 to 5 credits should be deducted for lack of neatness or for any error not specified above.

2. In rating business letters, one-half of the number of credits should be allowed for correct form and arrangement and one-half for composition. Any approved form or arrangement should be accepted as correct.

3. Answers to questions on the use and the mechanism of the typewriter and other office appliances should receive credit only if the answers show that the candidate possesses an adequate working knowledge.

4. The schedule given for rating the speed test does not apply to answers to general questions. Some deductions should be made, however, for imperfect typing.

JAMES McWALTERS & SON
INCORPORATED
BUILDERS
1497 BROADWAY
PUTNAM BUILDING
NEW YORK

TELEPHONES {8395 / 8396} BRYANT

ESTABLISHED 1886

October 17, 1916

Messrs. Hall, Hartwell & Company
Jersey City, New Jersey

Gentlemen:

Permit us to call your attention to our contract charge of May 9th, $1,372.72.

It is our understanding that this contract has been executed to your satisfaction, and inasmuch as our terms on construction work are net cash on completion, we will very much appreciate your check in settlement.

Yours very truly,
JAMES McWALTERS & SON
By

JMcW/MM

(ILLUSTRATION OF A SHORT, DOUBLE-SPACED LETTER) (81-5.7)

(*b*) One-half credit should be deducted for *each* of the following:

(1) Error in capitalization.
(2) Error in punctuation.
(3) Incorrect division of words at the end of a line.
(4) Repeated word.
(5) Misspelled word (maximum charge $1\frac{1}{2}$ credits on any one word repeatedly misspelled).
(6) Omission of hyphen when required.
(7) Unauthorized abbreviation of words.
(8) Plural for singular, or vice versa, when the error is made because of some other error already charged for.

(*c*) From 1 to 5 credits should be deducted for lack of neatness or for any error not specified above.

5. The transcript for the 80-word test in Shorthand II should be rated as follows:

(*a*) Make deductions for errors in accordance with the schedule given under 4 above.
(*b*) Multiply the total deductions by 2 and subtract the product from 100; the remainder will be the final mark for the transcript.

TYPEWRITING

1. The speed and tabulation tests should be rated as follows, the symbols here indicated being used to show deductions: ∨ for 2 credits; / for 1 credit; — for $\frac{1}{2}$ credit

Speed Test

(*a*) In the speed test no credit should be allowed if more than 15 per cent of the article is omitted at the end.
(*b*) Four credits should be deducted for writing one line over another.
(*c*) Two credits should be deducted for *each* of the following:

(1) Omitted or repeated word or figure, except where two or more consecutive words are omitted or repeated; then 4 credits should be deducted for the omission of each printed line of copy or fractional part of a line of copy.
(2) Substituted word.
(3) Added word.
(4) Transposition of words.

(*d*) One credit should be deducted for *each* of the following:

(1) Failure to capitalize or to punctuate as in copy.
(2) Failure to paragraph as in copy, except that no more than 2 credits should be deducted for this error.
(3) Failure to indent as in copy, except that no more than 2 credits should be deducted for this error.
(4) Inconsistent spacing between lines.
(5) Spacing between letters of a word.
(6) Crowding letters in a word.
(7) Striking an additional letter in a word.

ROGERS PEET COMPANY

258 BROADWAY AT WARREN ST. | 842 BROADWAY AT THIRTEENTH ST | 1302 BROADWAY AT THIRTY-FOURTH ST | 479 FIFTH AVENUE AT FORTY-FIRST ST

LONDON — 193 REGENT ST., W.
PARIS — 1 RUE AMBROISE THOMAS.
BERLIN — RITTERSTRASSE 74.

NEW YORK

August 15, 1916

Mr. Rupert P. SoRelle

7 Kensington Terrace

Bronxville, New York

Dear Sir:

As Mr. Omer said to David Copperfield--

"Fashions are like human beings. They come in nobody knows when, why or how; and they go out nobody knows when, why or how."

But that was before our time.

Of course nowadays the "why or how," as in Dickens' time, makes little practical difference, but most certainly our friends and customers, like your good self, expect us to know when.

Right now, for instance, fall styles and the new "Forefather" fabrics are just in.

May we have the pleasure of showing them to you?

Respectfully,

(ILLUSTRATION OF A SHORT, DOUBLE-SPACED LETTER) (108-5.5)

FIFTY-SECOND LESSON

The following contains useful information concerning the Regents Shorthand and Typewriting Examinations in New York State. It is submitted as an exercise in arrangement.

SHORTHAND

1. It is suggested that two persons be assigned to the shorthand examination, one as dictator and one as timekeeper. The timekeeper should indicate to the dictator by a light tap of the pencil, or some similar sign, the end of each half-minute period. This will enable the dictator to give undivided attention to the reading of the examination copy.

2. The dictator should read distinctly but naturally, so that candidates may be able to follow the subject matter readily.

3. The dictator is not privileged to give information about the capitalization, punctuation or paragraphing of the examination copy. He may use his judgment about spelling names of persons and places and stating whether numbers are expressed in words or figures.

4. To facilitate the rating of the papers, transcripts that are typewritten should be double spaced.

TYPEWRITING

1. Care should be taken to see that machines are in good condition.

2. A supply of index cards (5″ x 3″), carbon paper, ruled paper and envelopes of business size should be kept on hand for use in the typewriting examination.

3. Pupils may use the kind of paper to which they are accustomed.

4. In order that knowledge of form and arrangement may be tested, answers to different questions should be typewritten on separate sheets of paper. Signatures required in letters should not be typewritten.

5. Pupils should be requested to type all answers in double space unless directions to the contrary are given on the question paper.

METHODS OF RATING

SHORTHAND

1. Transcripts *must* agree word for word with the original dictation. If the dictator accidentally deviates from the copy, such deviation will be allowed if a statement of the variation is submitted with the papers.

2. In a typewritten transcript only a *general* deduction for typewriting errors should be made.

3. In rating transcripts the following symbols should be used to indicate credits to be deducted: / for 1 credit; — for 1–2 credit

4. The transcripts for the test in Shorthand I and the 100-word test in Shorthand II should be rated as follows:

(*a*) One credit should be deducted for *each* of the following:

(1) Omitted word.
(2) Added word.
(3) Substituted word.
(4) Transposition of words.
(5) Use of longhand in notes except for proper names and figures.
(6) Erasure of longhand in notes and replacement by shorthand.

TWENTIETH LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISE

J. B. Williams Co., Glastonbury, Connecticut. Gentlemen: On Monday, February 3, we delivered to your line car No. 6492 loaded with fresh meat for our Baltimore branch. I am advised by them that they did not receive the car until 6 o'clock on the morning of the 7th. This is nearly twenty-four hours late. On account of this delay they missed the sale of the beef on that date, and as we had sent them a regular car they, next day, had a surplus on hand. Of course when this is the case they generally have to sell the meat at a loss. As the car was delivered to your company in good time on the third, I am at a loss to understand this delay and shall be obliged for an investigation and report. Yours truly, (143–4.95)

SECOND EXERCISE

Holcomb & Hoke Manufacturing Company, 552 VanBuren Street, Indianapolis, Indiana. Gentlemen: We have asked you repeatedly to trace one case containing standard bleached goods, agate buttons, men's celluloid collars, linen damask cloths, chain purses, which was shipped on May 5 by S. T. Bloomingston. We inclose you bill of lading to show you how and when these goods were shipped. As you do not seem to be able to trace them or find where they were sent, we have taken the liberty of charging you with the case of goods and hope you will make an early remittance for same. Yours truly, (106–5.58)

THIRD EXERCISE

Mr. Thomas J. Allen, 141 Market Street, Newark, New Jersey. My dear Mr. Allen: You will recollect that I told you last Thursday that I would try to effect burglary insurance upon the machinery, plumbing, etc., of the National Packing Company. In talking the matter over with Mr. Gilbert of the Newark Insurance Agency, he informs me that the companies will not accept such risks. I thought you, as president of the mortgagor, ought to know of this, and that I had been unable to procure any insurance. If you know of any company which would write such a policy, kindly inform me at once. Yours truly, (110–5.43)

FOURTH EXERCISE

Mr. George E. Stanley, 25 Beringer Building, Saginaw, Michigan. Dear Sir: In regard to your subscription to the stock of the Louisville Theatre Company of Louisville, Kentucky, we wish to state that the company will take your sixty-day note in payment of the amount of your subscription, but that no further extension of time can be granted. Their building is now nearing completion and the contracts, as you probably know, were let in good faith relying upon the stock subscriptions. Will you kindly forward us your note as above for the full amount due? Very truly yours, (99–5.74)

Club membership, such standing or temporary committees as it may from time to time deem necessary, and may devolve upon any of such committees appropriate powers and prescribe their duties.

Article IV

Meetings

1. The annual meeting of the Club, in 1902, shall be on the fifth day of February. In 1907, and in each year thereafter, there shall be an annual meeting on the third Monday of November, for the election by ballot of Trustees, and for the transaction of such other business as may properly be brought before such meeting.

2. A special meeting of the Club shall be held upon the call of the Board of Trustees, or of twenty-five or more resident members of the Club. Five days' notice in writing of such meeting shall be mailed to each resident member, at the address recorded in the Club books. The notice shall contain a statement of the object of the special meeting, and no other matters shall be acted upon.

Article V

By-laws

By-laws, rules and regulations for the membership, government of the Club, and the management of its affairs, may be made, altered, or repealed by the Board of Trustees at any time, subject to the provisions contained in this Constitution, and shall take effect upon the posting of the same at the Club-house.

Article VI

Amendments

The Constitution may be amended (1) by a vote of three-fourths of the Trustees, approved at a meeting of the Club by a majority of votes, or (2) by a vote of a majority of the Trustees, approved by a two-thirds vote at a meeting of the Club called for the purpose; but no amendment to the Constitution shall be voted upon at any meeting of the Club unless such amendment has been posted in the Clubhouse for at least three weeks prior to such meeting, and a copy of such proposed amendment mailed to each resident member, at his address recorded in the Club books, at least two weeks before the date of such meeting.

Article VII

This Constitution shall go into effect immediately.

The National City Bank
of New York

CAPITAL $ 25.000.000.
SURPLUS & UNDIVIDED PROFITS $ 34.000.000.
CABLE ADDRESS "CITIBANK"

New York

October 15, 1916

Mr. Guy S. Fry
77 Madison Avenue
New York City, New York

Dear Sir:

We are pleased to offer for your investment, subject to prior sale and advance in price, the new issue of Anglo-French 5% Five-Year Gold Bonds at 98 and interest, netting close to 5 1/2%.

The loan is definitely due and payable in five years. At your option, however, these bonds may be converted into a 4 1/2% obligation maturing in from fifteen to twenty-five years. If we may draw any conclusion from the past, it would seem that this may become a valuable investment privilege.

The bond is unusual in that the United Kingdom of Great Britain and the Republic of France are not only jointly liable but each of the two nations is severally liable for the punctual payment of the entire loan, principal and interest.

We recommend these bonds for investment and shall be very glad to be advised of your wishes.

Yours very truly,

AM/FLJ

Manager Bond Department.

(ILLUSTRATION OF A MEDIUM-LENGTH LETTER) (183-5.08)

FIFTY-FIRST LESSON

Make one correct copy of the following constitution, arranging attractively.

CONSTITUTION

As amended January 6, 1913

Article I

PURPOSE OF THE CLUB

The purpose of the City Club of New York shall be to aid in securing permanent good government for the City of New York by:

1. The divorce of the city's affairs from national party politics.

2. The establishment and maintenance of an efficient and responsible form of city government.

3. Honest and fair methods of nominating and electing municipal officers.

4. The improvement of economic and social conditions in the city.

5. Conducting discussions of the affairs and problems of the city.

6. Providing, through the facilities of a social club, means of intercourse and co-operation among citizens, officials, and organizations interested in the city's welfare.

The City Club of New York pledges itself not to participate in the nomination, election, or appointment of candidates to any office, nor to conduct any political activities except such as are involved in legislation affecting the city, or the adoption or rejection by the city government of measures of public policy. This shall not preclude proceedings for the removal of public officers on definite charges.

No citizen of the City of New York shall be debarred from membership in the Club by reason of his party affiliations.

Article II

TRUSTEES

1. The affairs of the Club shall be managed by a Board of sixteen Trustees.

2. At the annual meeting of the Club in 1902, a Board of Trustees shall be elected, to hold office until the fourth Wednesday of April, 1902.

On the fourth Wednesday of April, in 1902, a Board of Trustees shall be elected, eight members thereof to hold office until the annual meeting of the Club in 1903, and eight members thereof to hold office until the annual meeting of the Club in 1904; at the annual meeting of the Club in 1902, and at each annual meeting thereafter, there shall be an election of Trustees to fill any vacancies for unexpired terms, and of eight Trustees to hold office until the second annual meeting after the election.

3. The Board of Trustees shall fill any vacancy in its own body until the next annual election after the occurrence of the vacancy.

4. The Board of Trustees shall cause to be prepared annually a detailed statement of the financial condition of the Club, showing its receipts and expenditures for the current year, the number of members and other matters of general interest to the Club; and such statements shall be printed and a copy forwarded to each member within sixty days after the expiration of the fiscal year, which shall terminate on September 30.

5. The Trustees shall hold regular meetings at least once in every month except July and August. Any Trustee absent from two consecutive regular meetings shall cease to be a member of the Board. At any meeting of the Board of Trustees each member present shall, upon request, vote upon any question before the Board for action, and if he refuse, shall cease to be a member of the Board.

Article III

OFFICERS

There shall be a President of the Club and such other officers as the Trustees may from time to time determine.

The Board of Trustees shall elect the officers of the Club.

The Board of Trustees may appoint from its own number an Executive Committee, and shall also appoint, from its own number and from the

CHARLES B. WARREN, President
CHARLES H. GIFFORD, Vice-President
HENRY B. JOY, Vice President

DETROIT BOARD OF COMMERCE
DETROIT MICHIGAN
MCMIII

JOSEPH MACK, Vice President
WILLIAM J. GRAY, Treasurer
BYRES H. MITCHELL, Secretary

December 13, 1916

Mr. Ivan E. Chapman
Northwestern High School
Detroit, Michigan

Dear Sir:

At the last regular meeting of the Board of Directors you were elected a member of the Detroit Board of Commerce.

Of infinitely more value to the Board than your money is your enthusiastic interest and individual personal support. We mean by this that you should come to the building frequently, get personally acquainted with the members, as many of them as possible, read the Detroiter which you will receive every Monday, take an interest in the plans and the activities of this organization. Tell us where you can help us, offer us advice and suggestions.

This is your organization, its success depends upon your interest and your helpfulness. What you personally can do for the Board of Commerce you are doing for the good of your city, for your business, and for yourself; and you will benefit from this organization exactly in the measure that you give to it--not money--but interest and enthusiasm.

Yours cordially,

DETROIT BOARD OF COMMERCE

BHG/CM

Secretary

Material to be furnished:

The Contractor shall furnish all material called for by the plans and specifications for the construction of the building. This in general shall include all structural columns, cast-iron base plates, floor beams, channels, bracings, rivets and bolts.

Shop Inspection:

The Engineer may inspect all material at the shop and he shall have full access at all times to all parts of the shop where material is being manufactured under the contract. Facilities shall be furnished him for inspecting and testing the weight and quality of workmanship.

The Engineer may stamp each piece with a private mark, and any piece not so marked may be rejected at any subsequent time if it proves to be defective. Acceptance of any part of the work at the shop does not relieve the contractor of responsibility if said work proves defective later on. Material rejected shall be replaced by the contractor at his own expense.

Character of Workmanship:

All workmanship must be first-class in every respect and up to the latest practice in modern bridge work. Lack of facilities will be considered no excuse for furnishing poor or inferior work.

Injury to Material:

Material split or permanently injured by work in the shop shall not be used.

Straightening Material:

All material shall be properly straightened in the shop without injury before being laid off or worked in any way.

Shearing:

All shearing shall be neatly done and all portions exposed to the view neatly finished.

Fillets:

No sharp unfilled or re-entrant angles will be allowed anywhere and wherever a plate, angle or shape has been cut into, the fillet shall be at least 3/8″ radius.

Rivet Holes:

For the unreamed work, the diameter of the punch shall not be more than 1/16″ greater, nor the diameter of the die more than 1/8″ greater than the diameter of the rivet.

Punching shall be so carefully done that when the parts forming one build member are assembled, and before any reaming is done, a rod 1/8″ less in diameter than the punch used can be passed through at least 90% of the holes. Bad matching of punched holes before reaming may be cause for rejecting at the option of the Owner's Engineer. Drifting to enlarge unfair holes will not be allowed. Unfair holes shall be reamed in all cases.

Countersinking:

All countersinking shall be uniformly done in a workmanlike manner. The angle of countersink shall be 30 degrees with the shank of the rivet, unless otherwise shown on the drawings.

TWENTY-FIRST LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISE

Ames Spike Works Company, Jersey City, New Jersey. Gentlemen: Did you ever gather mushrooms—or try to? There's just one time to go after mushrooms, if you want to make the trip worth while, and that is bright and early in the morning. You may get a few at noon, but not many, for every other man in town has been there ahead of you. And there isn't much difference between collecting mushrooms and collecting money. Your statement must reach the "money patch" early in the morning of the month. If it doesn't show up till the fifth or the tenth, it will gather about as much as a mushroom collector would gather in the middle of the day. If you would like to know how your statements can always reach the "money patch" early, ahead of the crowd, when the crop is plentiful, when the effort is worth while, read our bulletin "Customer's Statements." The inclosed card dropped in the mail box will start a free copy of that bulletin on its way to your desk. Yours truly, (179–5.39)

SECOND EXERCISE

Miss Emaline Sherman, 62 Park Street, Fall River, Massachusetts. Dear Madam: We regret exceedingly to be obliged to ask you to wait a while longer for your raincoat. You have been disappointed, we know, but the long rainy season has caused such an immense demand for raincoats that we could not possibly keep up with the orders. We have sold a thousand raincoats a day more than last year. We have done all in our power to take care of this immense business, but no one could anticipate such a great and continued demand. Our factories simply could not get perfectly rubberized material fast enough. Of course we accept only perfect, tested garments, and if you wait the one you get will be thoroughly satisfactory, we feel sure. If you cannot wait about ten days longer, and wish your money returned, please write us on the back of this letter and we will be glad to send it to you at once. Yours truly, (165–5.47)

THIRD EXERCISE

Mr. John Newman, 107 Stanley Avenue, Boston, Massachusetts. Dear Sir: I have before me your letter relating to the Standard Debenture Company and the Acme Motor Car Company. The time to prove claims expired August 1, but it probably can be extended. There will be nothing whatever in the estate for the stockholders, and less than thirty cents on the dollar for the creditors. It is barely possible that some theory might be framed under which your clients could prove their claim as creditors. They paid money for stock which was never issued, and, as a matter of fact, the directors refused to issue it. We may go into this matter for other people in about two or three weeks, and I therefore suggest that you write me again. The assets have been sold out. If you want detailed information, write to the Detroit Trust Company, Receiver, Penobscot Building, Detroit, Michigan. Yours truly, (155–5.73)

FIFTIETH LESSON

On legal cap paper, 8 1/2 x 13, make one correct copy of the following specification. Complete from the following page. Prepare suitable manuscript cover. (See Page 172.)

SPECIFICATION FOR STRUCTURAL STEEL

IN GENERAL:

All Steel fabricated under the specifications and shown on drawings is for export, and all field connections are to be bolted. The Contractor will so arrange the length of all members, as to admit them to the hold of the ship.

The Contractor will furnish all the necessary bolts and washers to erect structure.

Where not otherwise specified, all structural steel shall be governed by the American Manufacturers' Standard Specifications.

DRAWINGS:

The Contractor will furnish all necessary detail shop drawings and erection plans, which shall be approved by the Owner's Engineer before shop work is begun. The shop drawings shall be complete and show correctly all necessary views of parts, giving dimensions and riveting spacing and marks of pieces. Such blue prints of shop and erection plans as are required by the Owner's Engineer shall be furnished free upon request.

All drawings shall be checked by the Contractor, and he shall become responsible for the accuracy of the structural steel work.

No drawings shall be scaled; figured dimensions only shall be used.

BURROUGHS ADDING MACHINE COMPANY

DETROIT, MICHIGAN
U.S.A.

EDUCATIONAL DIVISION

April 24, 1916

Mr. Edgar E. Walpole
217 E. 57th Street
New York City, New York

Dear Sir:

Under separate cover, we are mailing you a series of tables made up for use in connection with the Burroughs Calculating or Burroughs Listing Machines. They are decimal equivalents for common fractions, table of chain discounts with decimal equivalents, tables for figuring grain, etc.

While they are intended especially for use in connection with calculating machines they can be used as well to short cut the work where calculations are made mentally. For instance, after the student has been thoroughly drilled on figuring chain discounts singly, we suggest that he be drilled on the direct one-operation method of doing the same work.

These tables were prepared at the suggestion and for the convenience of business men. They are intensely practical and save time and labor.

We believe these will be of interest to your commercial teacher and your pupils, particularly those who are receiving training on the operation of Burroughs Adding Machines.

It is our policy to aid, in every possible way, schools that are using our machines for instruction work, and it is with this end in view that these cards are being mailed to you.

Very truly yours,

JCW/EIA

Educational Division

(ILLUSTRATION OF A FULL-PAGE LETTER) (215-5.8)

THIRD EXERCISE

GENERAL FEDERATION OF WOMEN'S CLUBS

Department of Literature and Library Extension

Mrs. Thomas G. Winter, Chairman
1526 Harmon Place, Minneapolis

STUDY COURSE IN MODERN DRAMA

Mrs. Charles W. Cartwright,
Chairman Subcommittee on Drama

In preparing a study outline for the G. F. W. C. it is impossible as well as unwise for the Drama Committee to give an outline of the various plays recommended for study; impossible on account of space, unwise because it would cripple individual endeavor. It is only as we put ourselves into the study of a play that we gain insight, and the purpose of the highest examples of the drama is the teaching of the human heart. We are submitting the following suggestions to help the student in forming outlines and gaining an insight through analysis. These headings are applicable to all plays.

Sketch of author: his philosophy as depicted in his works.
Theme of the play.
Is the play a single story or is there an underplot?
Does the existence of more than one plot add to or lessen the interest in the play?
Does the play contain any non-dramatic incident? Does this interfere with the dramatic interest?
Is there a struggle in the play? How maintained by characters?
Does the outcome of the struggle satisfy you?
Is the play a picture of life?
Is the plot coherent and logical?
Is the end inevitable or arbitrary?
Does the play conform to the ideal of poetic justice? If not, ought it have done so?

Study the actual text. Do no more biographical or critical study than is required in understanding the author's work. Read aloud to get appreciation of literary beauty and power.

The following program and bibliography is a guide from which you may make selections according to your club needs. Only plays that have been translated and published have been considered.

At the end of the list by authors will be found a list of plays classified by subject matter, a suggestive method of study.

INCORPORATED 1839.

TREASURER CHAS. L LOVERING, BOSTON

CAPITAL $1,800 000.

Massachusetts Cotton Mills

OPERATE ALSO THE MASSACHUSETTS MILLS IN GEORGIA LINDALE GA. INCORPORATED 1894 CAPITAL $ 2,000,000

AGENT W. S. SOUTHWORTH.

Lowell. January 30, 1910

Mr. W. S. Southworth,

351 State Street,

Boston, Mass.

Dear Sir:

I have your inquiry of the 24th inst. for a special duck, and think I understand your design. It may be possible to weave something more or less in accordance with your scheme, but not on ordinary looms such as we have. Of course, you do not want advice, but I cannot refrain from saying that if you got such cloth you could hardly rely upon it to act in the same way for more than a very short time.

I suppose that you have considered the possibility of using a check valve with clapper hung vertically, and a smaller reversed clapper inside the first, which would permit a reversing of the air current, and in such case deliver any percentage you might desire. If it is necessary to filter the air, a diaphragm of fine mesh wire might be added.

Yours truly,

James Burdett

Agent

JWB
MK

(ILLUSTRATION OF A FULL-PAGE LETTER; SMALL TYPE) (162-5.09)

SECOND EXERCISE

AMONG OTHERS ACTIVE IN THE CELEBRATION

Mayor Mitchel

Mr. Winthrop Ames
Mrs. Gertrude Atherton
Mrs. Mary Austin
Rev. Walter E. Bentley
Mr. David Belasco
Mr. Howard Bradstreet
Mr. Arnold Brunner
Miss Elizabeth Burchenal
President Nicholas Murray Butler
Mrs. William Astor Chanler
President Thomas Churchill

Miss Laura Sedgwick Collins
Dr. C. Ward Crampton
Mr. Max Eastman
Professor John Erskine
Minnie Maddern Fiske
Mr. Daniel Frohman
Mrs. Emma Sheridan Fry
Mr. Walter G. Fuller
Mr. Jules Guerin
Dr. Luther H. Gulick
Miss Evelyn Hilliard

Mr. Roland Holt
Mr. J. Rosamund Johnson
Miss Emma Johnston
Mr. William J. Lee
Miss Alice Lewisohn
Miss Irene Lewisohn
Mr. William McAndrew
Miss Florence Marshall
Mr. Ernest Peixotto
Mr. Herbert F. Peyser

Mrs. Lucinda Prince
Mrs. James Harvey Robinson
Mr. Alexander Russell
Mr. Franklin H. Sargent
Rev. Joseph F. Smith
Mrs. Sprague-Smith
Mr. Edward H. Sothern
Mr. Augustus Thomas
Mr. Cabot Ward
Mr. Edward C. White

TWENTY-SECOND LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISE

Mr. Floyd W. Renaud, 26 Union Street, Springfield, Ohio. Dear Sir: We acknowledge with thanks your letter of the 26th, inclosing check for $69.25. The reason that we replaced one piston pin in your car was that we found the old one a trifle small. This was unquestionably the source of "knock" in the motor, and we understand that it was your desire to have this difficulty eliminated. The report you give concerning other items was a source of surprise and the writer is at a loss to understand how any car should leave our shop in the condition which you report. We are very glad that you reported these items to us, and you may be sure that they will be taken up with our repair department and proper adjustment made. We are, as you say, dependent upon our mechanics for following out the instructions given for the repair of the car, but we do certainly aim to have mechanics who are good enough and appreciate their responsibility sufficiently to take care of either their own mistakes or such items as loose wheels that might not be noted on a repair order. We are very sorry indeed that your car should have gone back to you in so unsatisfactory a condition, and further regret that you are so far out of the city that it makes it impossible for you to bring the car back to us so that we may make good these errors and oversights. Very truly yours, (259–5.22)

SECOND EXERCISE

Lynn Motor Car Company, Lynn, Massachusetts. Gentlemen: Since writing you under date of yesterday, we have been informed by Mr. James Lanley that the vibration caused by your hammers is noticeably more violent than heretofore. He also informs us that several residents of the neighborhood have complained of this; others allege that the plaster in their houses is beginning to crack and peel off because of the hammering. Mr. Lanley's neighbors are willing to join with him in taking steps to force the cessation of what they claim is becoming an unbearable nuisance. Mr. Lanley does not wish to be unreasonable in this matter, and only assumed the burden of taking the matter up with you because possibly the damage to his house is greater than to any other, but he does not wish you to think that he is the only one who is annoyed, and he is willing to settle the matter with you upon any reasonable basis. We must, however, at this time, respectfully notify you that unless something definite in this matter is done on or before next Monday we shall be compelled to take further proceedings. Very truly yours, (194–5.70)

FORTY-NINTH LESSON

Make one correct copy each of Exercises 1, 2, and 3.

FIRST EXERCISE

NEW YORK CITY SHAKESPEARE
TERCENTENARY
CELEBRATION COMMITTEE

Chairman.....Miss Mary Porter Beegle

SUBCOMMITTEES

The Community Masque.....Mrs. Ben Ali Haggin

National Masque Organization.....Mr. Howard Kyle

Finance.....Mr. W. Forbes Morgan, Jr.

Vice-Chairman.....Mr. Cranston Brenton

Supplementary Celebrations.....Miss Kate Oglebay

Music.....Mr. Arthur Farwell

Press.....Mr. Will Irwin
Miss Katharine Lord, Representative

Publications.....Dr. William E. Bohn

Libraries.....Miss Florence Overton

Clubs.....Mrs. August Dreyer

Celebrations in Colleges....Professor Allan Abbott

Gardens.....Professor Edmund Bronk Southwick

EXECUTIVE SECRETARY
Mrs. Axel O. Ihlseng
10 East 43d Street

F. G. Clayton Co.

MEN'S AND BOYS' APPAREL
53-61 MICHIGAN AVENUE

PHONE CHERRY 2310

DETROIT, MICH.

September 6, 1916

Manhattan Shirt Company
Madison Avenue at 29th Street
New York City, New York

Gentlemen:

We are in receipt of your fall shipment of shirts and find that you have shipped many more than usual at this time.

If you will note our confirmed order called for shipments to be made August, September and October, as in previous years, and we naturally expected shipments would be made in approximately the same quantities as heretofore.

Our stockroom has its limitations, and your shipment so greatly in excess of our anticipations forces us to pay storage charges and insurance on your goods until such time as we are in a position to take care of them in our own building, hence we think that in all fairness, you should make an allowance to cover such expense and we suggest an extra dating of 30 days to cover.

Please write us whether or not this meets with your approval.

Very truly yours,

F. G. CLAYTON CO.

FGC/FS

By Pres.

SECOND EXERCISE

WHAT IS AN ACCEPTANCE?

The Revised Banking Laws of the State of New York permit State Banks and Trust Companies to "accept" drafts drawn upon them payable at some future date.

The enactment of this law means the creation of a new form of Banking instrument in this country; and in view of the many inquiries put to us "What is an Acceptance" the following example may be in order.

The Creation of an Acceptance

Messrs. John Smith & Company arrange with a banking institution, for example the 88th Bank, to allow them to draw upon it for a certain sum of money to be paid at a future date; the institution agreeing for a commission to be responsible for the payment of the draft of Messrs. John Smith & Company by writing across same "Accepted."

Process of Conversion into Cash

Messrs. John Smith & Company, being in possession of this bill, accepted by the 88th Bank, desire to convert it into cash.

To accomplish this purpose they offer it for sale through the medium of a Bill Broker, who purchases the Acceptance or places it at the current market rate for money, for this class of paper.

It finds a ready market depending not only on the credit of the drawer of the draft but principally on the credit of the acceptor.

Where the accepting institution is of unquestionable strength, the Acceptance will be regarded as one of the most desirable of investments procurable.

Marketability of the Acceptance

The purchaser of the Acceptance may hold it until maturity, or if in need of funds may again sell it to a Discount House, or Bill Broker, or another investor, as the case may be. In this way this Acceptance may pass from hand to hand until it matures.

THE CURTIS PUBLISHING COMPANY
INDEPENDENCE SQUARE
PHILADELPHIA

THE LADIES' HOME JOURNAL
THE SATURDAY EVENING POST
THE COUNTRY GENTLEMAN

WILLIAM BOYD
ADVERTISING DIRECTOR

July 20, 1916

Mark Cross, Ltd.
89 Regent Street
London, W., England

Dear Sirs:

Every day in the year the American people consume more than $1,400,000 worth of merchandise purchased from the United Kingdom, Germany, France, Austria, Hungary, Belgium, Sweden, Netherlands, Switzerland and Italy.

The total annual exports from these countries to the United States are valued at more than $500,000, but no country in the world has recently shown such great changes in foreign trade as has the United States.

Within ten years international relations have so shifted that, instead of being primarily an exporter of food, and an importer of manufactures, the United States is exactly reversing its position.

Our importations of one classification alone, iron and steel manufactured commodities, which in 1903 were of the money value of $41,000,000, decreased in 1913 to $34,000,000. Meanwhile, our exports of manufactured products have been, in their increase, one of the most striking of international trade phenomena.

(ILLUSTRATION OF FIRST PAGE OF A FORM LETTER, BLOCK STYLE, WRITTEN ON AN ODD SIZE SHEET) (175–4.76)

FORTY-EIGHTH LESSON

Make one accurate copy of Exercises One and Two.

FIRST EXERCISE

OUTSIDE SECURITIES

Stocks in the outside market to-day during the forenoon were quiet, with little to choose at the expiration of the second hour. Prices in most instances were practically where they left off last night, but around noon some issues developed a sagging tendency, though declines were narrow and unimportant.

In the automobile department securities were exceptionally quiet and under pressure, with Chevrolet and United Motors suffering setbacks of 8 and 1 points respectively in the morning hours, while the remainder of the group yielded fractionally.

The heavy selling in Cosden Oil and Gas common, which started late yesterday, was continued throughout the forenoon to-day, and the stock at midday was selling almost two points below Monday's high level. Stockholders of the Cosden Oil and Gas Company have ratified an increase in the capital stock from $5,000,000 to $9,000,000 and the issue of $6,000,000 three-year convertible notes, an action which was recommended by directors some time ago.

Aetna Explosives once again was weak. It is said that a bear argument for the recent weakness is that many, if not a majority, of the Aetna plants were built since the outbreak of the European conflict, and there is practically no use for the construction work unless new large orders for munitions come into the market. Midvale Steel shaded off somewhat after early steadiness and Gaston Williams and Wigmore moved contrary to the general list with sales to 44, having previously closed at 42¼.

Little or no change characterized the mining shares, where business was heavily contracted. Bonds were quiet and firm.

TWENTY-THIRD LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISE

Mrs. Walter A. Curtis, 61 Main Plaza, New Rochelle, New York. Dear Madam: Your letter of November 29 in regard to the suit has been received, but we find the garment was unaccompanied by the check showing the purchase or charge. If, in this instance, you are unable to supply the sales check, please state the exact date the garment was bought, mentioning the price, and whether ordered on a cash or C. O. D. basis. The information asked for is essential to an adjustment of this transaction and we trust you can conveniently furnish us with the particulars at an early date. Yours very truly, (108–5.48)

SECOND EXERCISE

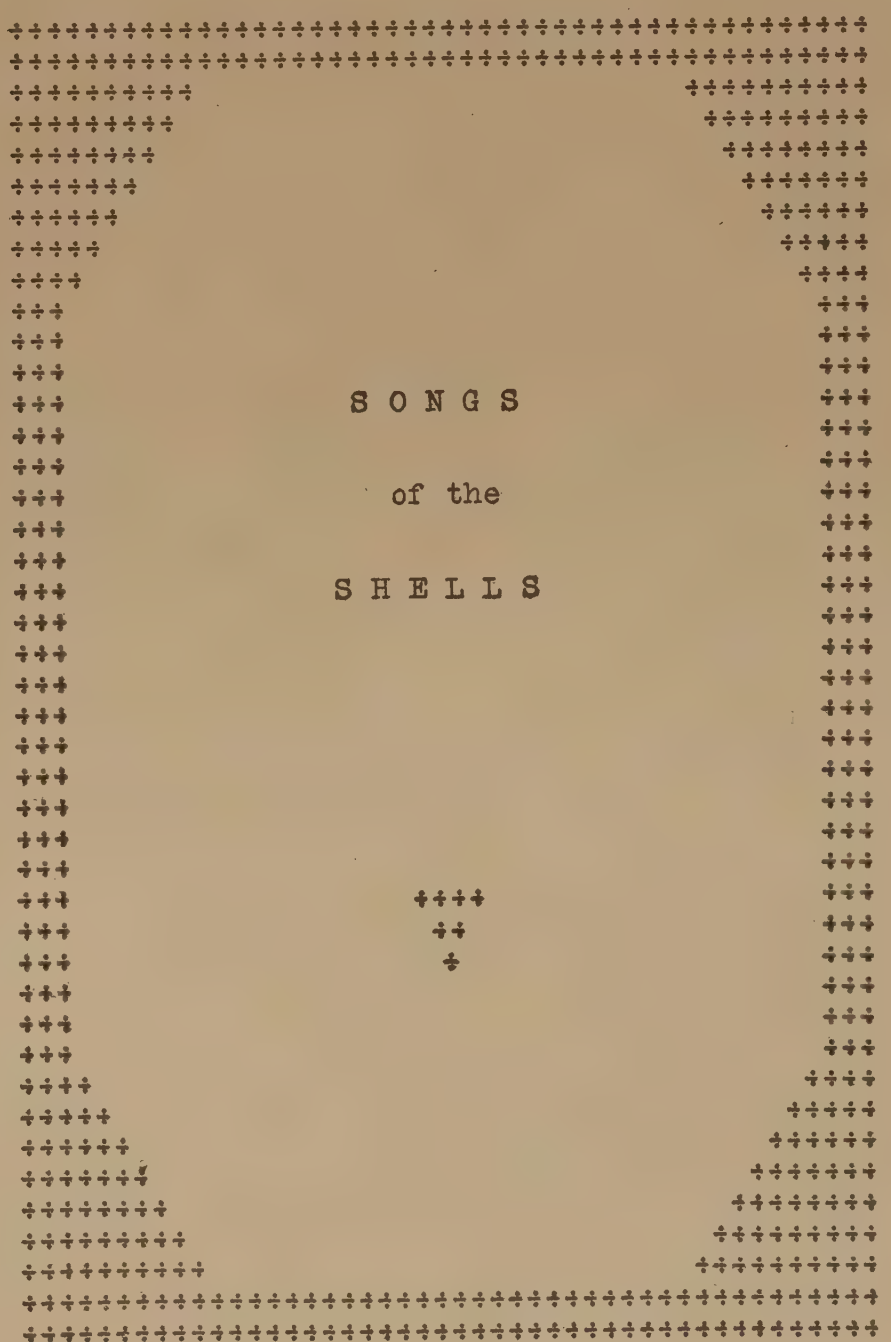
Miss Carolyn P. DuPont, Jenkintown, Pennsylvania. Dear Madam: We have your letter of recent date regarding a glass bowl, and regret very much the delay in filling your order. This particular bowl is very difficult to make. We have received two bowls from the manufacturers, but neither of them fits the rim of the fixture and, to avoid any further delay, we forwarded the fixture to the manufacturers, who will make a bowl to fit it. We have given them special instructions to complete the work within the next ten days, and are again writing them to-day, in an effort to effect an early delivery. We assure you this order is receiving our very careful attention, and trust you will not be greatly inconvenienced by the unfortunate delay. Yours very truly, (131–5.73)

THIRD EXERCISE

Mrs. Edgar M. Thompson, 66 Essex Terrace, Montclair, New Jersey. Dear Madam: On receipt #21073 issued December 1 for towels, one globe, one pair of gloves, and two or three shades, we received one piece of silk, one bowl, three shades, one holder and sixteen towels. If other merchandise was returned at the same time, please furnish description and price; also state how many parcels were given to our driver. In case the articles mentioned as received are all you returned, a reply to this letter will not be necessary. Yours very truly, (99–5.42)

FOURTH EXERCISE

Messrs. Victor and Hodges, 321 Chestnut Street, Philadelphia, Pennsylvania. Gentlemen: Your letter of the 12th inst. to John S. Strong of this city, relating to the claim of George Brown regarding the commission, has been referred to us for reply. As we understand this matter, the relation of the two parties to each other in this deal was never that of owner and real estate agent, and there was never any agreement between the parties for any particular commission. Mr. Strong's understanding was that he promised to give Mr. Brown a bonus for making this sale, the size of the bonus to be determined by Mr. Strong. From the letter written by Mr. Brown, we should judge that he accepted the $75.00 on this understanding, thereby waiving any claim for any commission. Under the circumstances, we do not see how Mr. Strong is liable. Very truly yours, (152–5.59)


SONGS
of the
SHELLS

WM. H. WILEY, PRESIDENT. CHARLES WILEY, VICE-PRES. & TREAS. W. O. WILEY, SECRETARY.

John Wiley & Sons, Inc.
Scientific Publishers.

TELEPHONES 2572 / 2573 MADISON SQUARE
CABLE ADDRESS "JONWILE"
432 Fourth Avenue,

Publication Dept. New York,

November 2, 1916

Mr. William P. Collins
University of California
Berkeley, California

Dear Mr. Collins:

I am informed that Prof. Walter H. Page of the University of New York, who is one of the United States delegates to the International Educational Conference, is to be in the West during the last week of December and the first week of January, and that he will be available for lecture engagements. If I had not arranged for the meeting of the Geographical Society of San Francisco on the first Tuesday in January, I should be glad to give Professor Page one of those dates. However, I have definitely arranged for other speakers and cannot, therefore give him a place on the program, which I very much regret.

I know Professor Page personally and have heard him speak a number of times. I think him to be a strong man and a very interesting and instructive speaker. It is for this reason that I am bringing him to the attention of your society, thinking you may wish to invite him to give an address during one of the weeks he will be in your vicinity.

Very truly yours,

0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0:0

THE MAN WHO KNOWS WHERE HE IS GOING

There are but two ways of shaping your career: One is to drift with the tide; the other to have a definite goal--to steer straight for the mark on the farther shore. The world makes way for the man who knows where he is going, but it jostles the dreamer and the drifter to the side-lines. It is your attitude towards the present moment, your realization of its possibilities, which counts more in the fight than any vague, indefinite imaginations about the future. Be thorough. The first step towards the rewards of industry is to do the immediate work at hand with all your might. And remember this:

An ounce of determination applied to a specific purpose is worth a ton of genius, which is all latent capacity, without character or ambition

DETROIT CHICAGO

The Michigan Stove Company
Detroit, Michigan.

H. B. GILLESPIE, VICE PRESIDENT

November 9, 1916

Mr. H. C. Billings
120 Gratiot Avenue
Detroit, Michigan

Dear Sir:

You doubtless will have received a letter dated the 12th from W. C. Andrews, with copies of his orders Nos. 42 and 43, the originals of which were sent to us and were received this morning.

We are attempting to answer Mr. Andrews' letter as explicitly as he calls for, and for your information inclose a copy of same.

There is one surprising development in connection with this correspondence that we hope you will rectify immediately in connection with any further No. 38 catalogs which you may have on hand; that is, the use by Mr. Andrews of the old lists on the Regal Garland Heater, page 142 of catalog. When these lists were changed, a notification of the change was sent you and we assumed, of course, that you would have someone make notation of the changes in the catalogs that we have on hand here, but apparently you have not done so. This is going to cause a disagreeable complication as Mr. Andrews supposes that he is buying the stove upon the old basis of list, whereas we simply cannot furnish it to him on that basis. You will see in the copy of our letter to him that we have mentioned the correct lists on these stoves and we hope that you will take a memorandum of them and have the lists in all of the catalogs that you have on hand corrected immediately. This is very important.

Also, we can furnish, as our cablegram to him indicates, the Regal Garland with 12" firepot. We are rather surprised that you did not inform him to that effect. We assume that these orders will be confirmed both by you and Galban & Company, which will be sufficient authority for the shipment upon dates to make connections with steamers sailing in August and September.

Yours very truly,

HBG/KD
Inc.

Vice-President

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TWENTY-FOURTH LESSON

Make one correct copy of each exercise, using the models as a guide for arrangement.

FIRST EXERCISE

The J. D. Richardson Company, 146 Boylston Street, Boston, Massachusetts. Gentlemen: Following your instructions, we entered the Jamieson shipment at the rate of 22½%. The local appraiser at this port has, however, increased the duty to 35% as per official notice hereto attached. In order to secure possession of the shipment, we would suggest that you pay this amount and authorize us to file necessary protest, claiming refund. The government charge for filing protest is $1.00, which you may add to your check, covering the additional expense providing you desire to have us protest payment. Yours truly,

(110–5.53)

SECOND EXERCISE

Mr. C. M. Glass, 261 Prospect Street, Brooklyn, New York. Dear Mr. Glass: Please straighten me out on the Summers order. We have received for some months past letters from Mr. Evans stating that he had been persuaded to buy a new car, and yet I find Mr. Evans' original order 5138 scheduled September 8, was changed on September 2 to Mr. Albert Henderson, Erie, Pennsylvania, and received a supplementary on the 18th of October changing your demonstrator, S.O. 6722 scheduled October 29, to Mr. Evans. This has not yet been returned to you. I note that it is stamped, however, at the new price. There seems to be some possibility that this sales order was advanced to October 8, but it does not appear on your supplementary. Did you substitute Mr. Evans' car for Mr. Henderson's and then put Mr. Evans on this demonstrator at a later date? So far as the billing at the new price is concerned, will Mr. Evans be expected to pay the new price? If not, will you take the old car on which you changed ownership at the new price? I cannot answer Mr. Evans' inquiry (and am telling him so per copy attached) until I get further word from you. Yours very truly,

(226–5.12)

THIRD EXERCISE

Mr. W. T. Fisher, New London, Connecticut. Dear Mr. Fisher: I have put off answering your recent letter relative to the meeting of the Committee on Public Education in the hope that it might be possible for me to arrange to be in New York on the 4th of November. The matter, however, is still uncertain, although there is a chance that I can be there and I most certainly will, if it is possible. I think that your original outline of the work to be attempted by the committee is a very comprehensive one, and even though the Executive Committee may feel that we have imposed too big a task upon ourselves, we can, in a semi-official way, show them the possibilities of following out the suggested outline in their initial report. Owing to the fact that the Executive Committee has had put up to them so often the request for nothing but practical results they are very chary, I imagine, as to anything which will not show quick and concrete answers and which may take a longer time than the layout of the work they originally had in mind. Yours very truly,

(194–5.41)

E S S A Y E S O R C O V N S E L S

C I V I L L a n d M O R A L L

of

F R A N C I S B A C O N

Lo: VERVLAM,

VISCOVNT ST. ALBAN

First published in 1597,
Newly written in 1625.

And now edited by Walter Worrall
with an Introduction by
Oliphant Smeaton

New York: E. P. DUTTON & CO.
London: J. M. DENT & CO.
MCM

Office of the Postmaster General
Washington, D. C.

January 20, 1908

My dear Sir:

In compliance with a request from Hon. Burton L. French I take pleasure in sending you, enclosed, all the literature at present available upon the subjects of the establishment of postal savings banks and the extension of the parcel post.

Believe me,

Respectfully,

John Wanamaker

Mr. John O. Steendahl,
Hotel Astor,
New York City.

ILLUSTRATION No. III

THE TREASON & DEATH

of

BENEDICT ARNOLD

A Play For A Greek Theatre

by

JOHN JAY CHAPMAN

MOFFAT, YARD & COMPANY
1916

THE WHITE HOUSE

Washington, D. C.

March 16, 1915

My dear Mr. Bryan:

I accept your resignation only because you insist upon its acceptance; and I accept it with much more than deep regret, with a feeling of personal sorrow.

Our two years of close association have been very delightful to me. Our judgments have accorded in practically every matter of official duty and of public policy until now; your support of the work and purposes of the administration has been generous and loyal beyond praise; your devotion to the duties of your great office and your eagerness to take advantage of every great opportunity for service it offered has been an example to the rest of us; you have earned our affectionate admiration and friendship. Even now we are not separated in the object we seek, but only in the method by which we seek it.

It is for these reasons my feeling about your retirement from the secretaryship of state goes so much deeper than regret. I sincerely deplore it. Our objects are the same and we ought to pursue them together. I yield to your desire only because I must, and wish to bid you godspeed in the parting. We shall continue to work for the same causes even when we do not work in the same way.

With affectionate regard,

Sincerely yours,

Mr. W. J. Bryan,
Washington, D. C.

D E S I G N I N G

The Plimpton Press studio is prepared to supply designs for covers, illustrations, decorations or lettering, of whatever nature may be required. The advantage of having this work executed by artists in touch with the typography of the book in connection with which the designs are to be used, can but be apparent when the harmony of the whole volume is considered.

P A P E R

The Plimpton Press by arrangements with the leading paper mills can supply its clients with every grade of book paper at the lowest market price, and where small lots are required, at a distinct saving.

TWENTY-FIFTH LESSON

FIRST EXERCISE

Mr. Henry M. Pindell, Peoria, Illinois. Dear Mr. Pindell: Your letter does credit to your delicate sense of propriety and serves to increase, if that were possible, my admiration for you and my confidence in your eminent fitness for the mission which you now decline. I can but yield to your judgment in the matter, because it is clear to me that, feeling as you do, whether you are fully justified in that feeling or not, you would not be comfortable or happy in the post. I therefore cannot insist. You will allow me, however, I hope, to express my deep regret. I know your quality so well and was so anxious to see you at St. Petersburg that I feel a keen disappointment. It is only a very imperfect consolation that I may now again express my unqualified confidence in your ability, your character, your discretion, and your entire suitability for such a post. Cordially and sincerely yours,

(159–5.59)

SECOND EXERCISE

To the Mayor of the City of New York. Sir: My attention has been called to the official order issued by Chief of Police Devery, in which he directs his subordinates to disregard the chief of the state election bureau, John McCullagh, and his deputies. Unless you have already taken steps to secure the recall of this order, it is necessary for me to point out that I shall be obliged to hold you responsible, as the head of the city government, for the action of the chief of police, if it should result in any breach of the peace and intimidation or any crime whatever against the election laws. The state and city authorities should work together. I will not fail to call to summary account either state or city authority in the event of either being guilty of intimidation or connivance at fraud or of failure to protect every legal voter in his rights. I therefore hereby notify you that in the event of any wrongdoing following upon the failure immediately to recall Chief Devery's order, or upon any action or inaction on the part of Chief Devery, I must necessarily call you to account. Yours truly, (199–5.51)

THIRD EXERCISE

Hon. Woodrow Wilson, Washington, D. C. Dear Sir: I have your letter of August 13 in reference to the unwarranted increase in the price of foodstuffs. The head of our special agents has been instructed to give directions to his men throughout the country to begin investigations in order to ascertain the real facts, and I am sending the various district attorneys similar instructions. This should enable us to secure some definite information in respect to true conditions. May I take the liberty of suggesting that perhaps the agents of the Department of Commerce could render valuable assistance along the lines indicated? When we have become somewhat more familiar with the exact situation I hope to be able to make you some suggestions in respect to legal proceedings or appropriate legislation. The department has for some time been making investigations in various directions concerning the price of foodstuffs. Faithfully yours, (150–6.24)

ILLUSTRATION No. I

Perhaps the severe regimen of living could have been mitigated and brightened by a course of study nominally and ostensibly so rich and full; but in the list of masters, lay and clerical, there is not a name of eminence. Neither Napoleon nor his contemporary pupils recalled in later years any portion of their work as stimulating, nor any instructor as having excelled in ability. The boys seem to have disliked heartily both their studies and their masters. Young Bonaparte had likewise a distaste for society and was thrown upon his own unaided resources to satisfy his eager mind. Undisciplined in spirit, he was impatient of self-discipline and worked spasmodically in such subjects as he liked, disdaining the severe training of his mind, even by himself. He did learn to spell the foreign tongue of his adopted country, but his handwriting, never good, was bad or worse, according to circumstances. Dark, solitary, and untamed, the new scholar assumed the indifference of wounded vanity, despised all pastimes, and found delight either in books or in scornful exasperation of his comrades when compelled to associate with them. There were quarrels and bitter fights, in which the Ishmaelite's hand was against every other. Sometimes in a kind of frenzy he inflicted serious wounds on his fellow-students. At length even the teachers mocked him, and deprived him of his position as captain in the school battalion.

CHARLES W. BANNING, President WALTER S. TAYLOR, Treasurer REGINALD VON VREDENBURGH, Secretary

The National Distributing Company

Manufacturers and Distributors of Everything

1123 Broadway

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Branches Everywhere

Address All Communications to the Company

May 2, 1916

Messrs. Lefever & McGill
1114 Chestnut Street
Philadelphia, Pennsylvania

Gentlemen:

Your request for a catalog came just in time to get one of our new books just off the press--and we thank you for the opportunity of placing one of these in your hands. We are quite proud of this book. Merchants who have seen it say it marks a new epoch in manufacturing merchandising.

You will undoubtedly be attracted by the many beautiful models in the book--but we want to draw your special attention to pages 32-40. The line represented there is certain to be one of the most popular ever offered. They are real Americanized French models--the work of the most expert designers in the world. They have just enough of the French piquancy in style to be unusually attractive to the American women, without any of the bizarre effects that have made some of the recent designs seen in America a nightmare.

All of these models come in a bewildering array of beautiful weaves and charming combinations of colors that delight the eye of women who know the real value of art in designing. The looms of the greatest weavers of the world have been drawn upon to produce these artistic results. While the illustrations exhaust the highest possibilities of the color-printing art, they do not do justice to the modes themselves. You will appreciate this when you have seen some of our models.

We wish you could see our complete samples yourself, but, unfortunately, our representative has already passed beyond your territory. We suggest that you pick out several numbers that particularly strike your fancy and let us send them to you

The white space — or margin — around the typewritten part should be as nearly equal as it is possible to arrange it.

Always make at least one carbon copy. Printers — it will be taken for granted that most manuscript of this character will eventually go to the printer — prefer loose sheets fastened with an ordinary paper clip so that the sheets may be separated easily.

The pages, of course, should be numbered in sequence.

Consistency in spelling and punctuation should be carefully observed.

All directions from the printer written upon the copy, which are not intended as copy, should be inclosed in a circle. Write on one side of the paper only.

Do not roll or fold the manuscript when it is complete, but leave it flat.

In fastening one piece of paper to another, or in fastening addenda upon pages already written, use mucilage rather than pins or clips.

The typist should take upon himself to some extent the function of a proof reader. If there are inconsistencies in the manuscript, he should draw the attention of the author to them if they are points that he cannot settle himself. Correct any obvious errors without hesitation. One good rule for the typist to follow is to treat each manuscript as if it were an original composition. If there are points that he cannot settle, he should indicate them by interrogation marks written in pencil in the margin. It should be remembered that a writer is not infallible, and under the stress of composition may make many errors; it is the duty of the typist either to correct these or to draw attention to them.

Ordinarily, manuscript for books and literary work should be written double space — at least on the first draft — so that the author may make corrections more easily. Rather wide margins are also advisable, not only for the sake of appearance, but to leave room for the author to make additions to the copy when necessary. Special care should be taken to avoid crowding the page.

The page number may be placed either in the middle of the top line, or at a point shown in Illustration No. 1 — even with the margin directly following the running head. A running head, giving the main title of the manuscript, adds very much to the appearance of a page. This should ordinarily be written entirely in capital letters.

DESCRIPTION OF ILLUSTRATIONS

Illustration No. 1 is of a full page of a book manuscript, showing how the page number is placed uniformly to the right. The page number may be placed either here or inclosed in parentheses or hyphens at the bottom of the page in the middle. See illustrations No. 2 and No. 4. In booklets the page number is oftentimes written out in full.

Illustration No. 2 shows a page of booklet manuscript, illustrating wide margins. The horizontal lines above and below the headings should be ruled in deep red.

Illustration No. 3 shows a very simple treatment of a title page. The border should be ruled in red. In the book from which this was taken, the words "The Treason and Death of Benedict Arnold" were also printed in red.

Illustration No. 4 shows a more elaborate title page. Red ruling should be used.

Illustration No. 5 shows the arrangement of a table of contents. Use red ruling.

Illustration No. 6 shows how a simple border adds tone to the pages of certain kinds of manuscript.

Illustration No. 7 shows a successful attempt at a cover design for a book.

L & McG #2

for inspection. Or, if you care to rely upon our judgment, we will select some that not only reflect the spirit of the entire line, but which will, we believe, appeal with particular force to the fashionable women of Philadelphia.

Just an indication from you will start things. We have not said a word about quality because we know when you see the samples of our line that question will be settled.

The discount sheet inclosed will give our lowest net prices. Let us draw your attention to the special discounts inaugurated this season, which we think will be a decided advantage to merchants.

May we not have your order for the samples--to be returned, of course, if they do not meet your highest expectations?

Very truly yours,

THE NATIONAL DISTRIBUTING COMPANY

By

Director of Sales

(426-5.6)

In this kind of work, as in all other typewritten copy, simple treatment should be constantly sought. It should be remembered that typewriting is but another form of printing, and the typist can learn much from a study of the best examples of the printers' art in good books and magazines; and very much more, so far as scientific presentation goes, from good advertisements. Fancy borders and alleged typewritten decorations now have but little place in the typists' art. It is true that some wonderful specimens of "art" work have been produced on the typewriter, but they are not truly works of "art" but of ingenuity. At best, typewriting is but a means to an end, and not the end itself.

Perfection in the completed manuscript can be obtained only by infinite pains and a close attention to details until these things become a matter of habit. Some of the points that bear directly upon the question are: clean type, even margins, neat erasures when erasures are necessary, a good ribbon, evenness of touch and spacing, correct punctuation and paragraphing, and *taste* in arrangement. These points have already been discussed more in detail elsewhere, but attention is called to them again because of their importance.

PLANNING THE ARRANGEMENT

These details settled, we can pass on to the broader aspects of the subject. With even touch, good paper, good ribbon and accurate work, the feature that should be looked after most carefully by the typist is *proportion* in his pages. The Printers' Manual of Style (Plimpton Press, Norwood, Massachusetts) gives the following rule for the properly proportioned type page: "The perfect type page is supposed to be proportioned in such a way that its diagonal is twice its width. . . . A student of typography has ingeniously estimated that, taking the height of the paper leaf as 100 units, the height of the type page of the ordinary trade book should be from 72 per cent to 75 per cent; that of a library edition, from 66 per cent to 71 per cent; that of a de luxe volume, from 60 per cent to 75 per cent."

Since the ordinary page of typewriting paper does not permit us to obtain exactly these proportions, the next best thing we can do is to give a good appearance by arranging the margins tastefully. Illustration No. 1 shows a well-proportioned page on the ordinary sized paper — $8\frac{1}{2}$ x 11 inches. Paper of this size — which is now standard — should always be used for manuscripts of books, articles, theses, and other work of a literary character; in specifications, financial reports and other business papers, law papers, etc., the legal size sheet, $8\frac{1}{2}$ x 13 inches, is ordinarily used. Each page should be considered as a unit and proportioned accordingly.

USEFUL SUGGESTIONS

Much of the work of a literary character that comes to the typist to be copied is handwritten. In copying from handwritten manuscript much care has to be exercised. The typist should first lay out a plan of his work and then follow it consistently. The following suggestions, if followed, will assist in securing satisfactory results:

Shiny or slippery paper should be avoided.

Each page should contain the same number of lines.

By indicating with a light pencil mark the stopping point on each sheet before starting to write, and observing how far in the paper should be turned to get a proper top margin, this can be accomplished without actually counting the lines.

TWENTY-SIXTH LESSON

Make one correct copy of each exercise, using the model as a guide for arrangement.

FIRST EXERCISE

Messrs. Elliott & Marr, 1798 Court Street, San Francisco, California. Gentlemen: The following items on the Grant residence need your attention to complete the work: Put in draft insulation in dining room bay underneath floor. Put in filler piece in pocket of sliding-door heads. Put in frame and sash in basement partition of laundry, as directed by Mr. Grant. Patch floor of rear stair landing. Put in panel under seat of living room and of stair landing, as per instructions. Arrange transom over rear kitchen window to operate. Put in complete hinged door and boards in sill for coal bin. Put in outside refrigerator door. See that shoe of base is not nailed to base but to floor. Put in chair rail in kitchen. Put up handrail on rear stair to landing and also handrail of basement stair. Put in hanger rods in closets, as specified. Put up shelf for laundry trays, as has been directed. Put up shelves as has been directed for a receptacle of paper and dust chutes. Eliminate bruise in wood on lower sash of middle stair window. Look over all doors and see that hardware operates. Put in another groove in the kitchen drip board. Put in a groove in lower shelf of pantry cupboards, $1\frac{1}{2}$" from wall. Extend hook strip in rear hall back of door. Put in hook and eye for basement lavatory window. Put catch in vegetable cellar cupboard. Put in false bottom, as directed, for laundry chute receptacle. Put 7/8" case on basement door frames on one side and bed mold on the other. Case up neatly bottom of all chutes where they enter basement. Put in balance of hardware throughout the building, getting what is necessary to complete the job from Baird Bros. Yours truly,

(305-5.5)

SECOND EXERCISE

Messrs. Lefever & Collins, 603 Ft. Pitt Building, Pittsburgh, Pennsylvania. Gentlemen: We have your inquiry in regard to the length of time it will take for a freight order to reach you and in regard to what our guarantee really means. If your order is such that we can ship it from our main store, the shipment will be on the road to you the day after your order reaches us. Your envelope shows that your letter was mailed March 2, on train number 16. The letter arrived here March 3 at 8:00 A. M., so you can count on your shipment being on the way within three days after you mail your order. In regard to the condition of a shipment when it arrives, we take all the risk. In other words, we guarantee that every piece of merchandise you order will arrive in good condition. This means GOOD condition, not scratched or marred. If any article is damaged in any way whatsoever, we will replace it with an article in perfect condition. We realize that the descriptions in our catalog may not mean the same to you as they do to us, although we have done our best in writing them, to word them in such a way that it would be impossible to get the wrong idea from them. We are willing to stand the risk of any mistakes. If you receive any article that you decide is not what you want, even though you find it corresponds exactly with the descrip-

I didn't fall off, and get under the broad wheels. Nothing could make a boy, who cared anything for his appearance, feel flatter than to be run over by the broad tire of a cartwheel. But I never heard of one who was, and I don't believe one ever will be. As I said, it was a great day for me, but I don't remember that the oxen cared much about it. They sagged along in their clumsy way, switching their tails in my face occasionally, and now and then giving a lurch to this or that side of the road, attracted by a choice tuft of grass. And then I "came the Julius Cæsar" over them, if you will allow me to use such a slang expression, a liberty I never should permit you. I don't know that Julius Cæsar ever drove cattle, though he must often have seen the peasants from the Campagna "haw" and "gee" them around the Forum (of course in Latin, a language that those cattle understood as well as ours do English); but what I mean is that I stood up and "hollered" with all my might, as everybody does with oxen, as if they were born deaf, and whacked them with the long lash over the head, just as the big folks did when they drove. I think now that it was a cowardly thing to crack the patient old fellows over the face and eyes, and make them wink in their meek manner. If I am ever a boy again on a farm, I shall speak gently to the oxen, and not go screaming round the farm / like a crazy man. — *Charles Dudley Warner.* (544–4.8)

SECOND EXERCISE

Speed, 60; Time, 9:06

First among the evidences of an education I name correctness and precision in the use of the mother tongue. Important as this power is and is admitted to be, it is a comparatively new thing in education. For the great mass of the people the vernacular is not only the established medium of instruction, but fortunately also an important subject of study. The English language is the greatest instrument of communication that is now in use among men upon the earth. In simple word or sonorous phrase it is unequaled as a medium to reveal the thoughts, the feelings and the ideals of humanity One's hold upon the English tongue is measured by his choice of words and by his use of idiom. The composite character of modern English offers a wide field for apt and happy choice of expression. The educated man knows the wide distinction between correct English on the one hand and pedantic English on the other. He is more likely to go to bed than to retire, to get up than to arise, to have legs rather than limbs, to dress than to clothe himself, and to make a speech rather than to deliver an oration. He knows that if you hear poor English and read poor English, you will pretty surely speak and write poor English. He realizes the power and place of idiom and its relation to grammar. In short, in his use of his mother tongue he would give sure evidence of an education. As a second evidence of an education I name those refined and gentle manners which are the expression of fixed habits of thought and of action. Real manners, the manners of a truly educated man or woman, are an outward expression of intellectual and moral conviction. Sham manners are a veneer which falls away at the touch of the first selfish suggestion. Manners have a moral significance, and find their basis in the true and deepest self-respect. An infallible test of character is to be found in one's manners toward those whom, for one reason or another, the world may deem his inferiors. Manners do not make the man, but manners reveal the man. As a third evidence of an education I name the power and habit of reflection. It is a frequent charge against us moderns, particularly against Americans, that we are losing the habit of reflection. We are told that this loss is a necessary result of our hurried and busy lives, of our diverse interests, and of the annihilation of space and time by steam and electricity. If it be true, then one of the most precious evidences of an education is slipping from us, for an unexamined life, as Socrates unceasingly insisted, is not worth living. The educated man has standards of truth, of human experience, and of wisdom by which new proposals are judged. These standards can only be gained through reflection. As a fourth evidence of an education I name the power of growth. A human mind continuing to grow and to develop throughout a long life is a splendid and impressive sight. And as a fifth evidence of an education I name efficiency, the power to do. To-day the educated man / must be, in some sense, efficient. — *President Butler, of Columbia University.* (546–5.6)

tion in the catalog, you may consider yourself at liberty to send it back, at our expense, and we will return your money for the article and also any transportation charges you have paid. You see, therefore, it would be impossible for you to lose one cent on any shipment. Our guarantee covers defect in material and workmanship. If, at any time, our merchandise fails to give good service, or breaks as a result of poor material or inferior workmanship, we will immediately replace the unsatisfactory article or will return your money. You will see, from the foregoing, that our whole aim is to give our customers a "square deal," and with us a square deal stands for the same thing it stands for from your point of view. We hope you will give us an opportunity to prove this. Yours truly, (398-5.3)

THIRD EXERCISE

Mr. C. J. Robinson, 26 Olive Street, St. Louis, Missouri. Dear Sir: We appreciate your reply to our letter, and we have carefully checked through the various items on your list and the prices quoted. Every price on the list has been cut to bed rock figures, with the exception of the one item, Weather Proof Wire number 8. Since this quotation was made, changes in the market have enabled us to make a lower price on the wire, and we are, therefore, changing the price of $28.50 to $24.00 for the 1500 feet. This is the only reduction in price we can offer in connection with the entire list. We note what you say about our price on the washing machine being $5.00 higher than other prices you have secured. We do not doubt for a moment that you can secure prices on washing machines, not only $5.00 lower than ours, but possibly $10.00 lower. However, our machine is a standard make, absolutely guaranteed in every particular, and we know positively that it is the equal of any machine which is selling on the open market to-day for $90.00. You are a business man, and you realize that we could not afford to make such a statement unless we were prepared to back it up. Our price on the electric lighting plant is the lowest we can possibly make. You remember, when you were here we were figuring on both the inclosed and the open plant systems, and you remember also that we were able to quote you figures practically $100.00 below the quotation which you had from another concern. If you are in the market for a really efficient electric lighting system, you cannot save money by paying less than the price we have quoted, and we are confident that you cannot secure elsewhere a system that is as efficient as ours, without paying a considerably higher price than we ask. The prices on the entire line of electric fixtures listed in your inquiry are our current catalog prices. These prices, also, are as low as we can possibly make them, and they are the same whether a customer is buying only a small quantity or is buying thousands of dollars worth. We are confident that, quality considered, you cannot equal these prices elsewhere. As you have requested, we are returning the entire list to you. We believe that you are really seeking, not a cheap plant but an efficient plant at a low price, and that is what we are offering you. We feel confident, also, that after you have carefully considered the whole matter and have compared our prices with those which others are asking, you will place this order with us. Yours truly, (473-5.3)

other. If your work is first with you, / and your fee second, work is your master, and the lord of work, who is God. — *Ruskin.* (480–5.3)

THIRD EXERCISE

Speed, 58; Time, 8:05

That which is a luxury to one man is a necessity to another, not because the men are differently constituted, but because of the habits they have formed. Relatively rich people suffer from hard times almost as much as the poor; they may not suffer from cold or hunger, but from the loss of things to which they have been accustomed. A man who has lived at the rate of ten thousand a year feels poor when reduced to two thousand, though the latter income would appear almost fabulous to the workingman who contentedly provides for a large family on less than half the amount. This difference is largely a matter of habit, and it is conducive to happiness to maintain a habit of life well within one's income, so that adversity may not require a radical change. The poor and people of even moderate means are compelled to be economical if they would avoid falling in debt; it is those who have good incomes who need to be admonished to practice economy. They need not be penurious or deny themselves any rational enjoyments, but they should establish such an economical habit as would enable them to retrench without discomfort if loss of income should require it. The influence of such an example upon the children of a family is useful, for children ought to be trained to habits of thrift. The child who is given money for the asking and allowed to spend it freely may be ruined by the indulgence. He quickly forms habits bad in themselves, from which he cannot easily divorce himself when he is thrown upon his own resources. No matter what his expectations may be, he should be taught to live well within his income and to spend his money with good judgment. Where this parental duty is neglected the spoiled child may be rendered unhappy in his adult life, or be driven into a criminal career. Very many of the crimes against property are committed by young men who are not in actual want. They have enough to eat and homes to shelter them, but they have wants of another kind, which cannot be satisfied by the fruits of honest labor. They are the victims of habits fostered by overindulgence, and by a failure to instill in their minds habits of economy. Objection is sometimes made to any suggestion of economy, because it is confounded with penuriousness. This is not a well-founded objection. It is curious to observe that it is the economical only who have any surplus with which to help others; the men who are known as generous, open-handed fellows are generally self-indulgent and have nothing left for charity. There are economical people who are also penurious, but there is no necessary / connection between the two habits. — *Baltimore Sun.* (469–5.9)

FORTY-FIFTH LESSON

Nine-minute Tests

FIRST EXERCISE

Speed, 60; Time, 9:04

One of the best things in the world to be is a boy; it requires no experience, though it needs some practice to be a good one. The disadvantage of the position is that it does not last long enough; it is soon over; just as you get used to being a boy, you have to be something else, with a good deal more work to do and not half so much fun. And yet every boy is anxious to be a man, and is very uneasy with the restrictions that are put upon him as a boy. Good fun as it is to yoke up the calves and play work, there is not a boy on a farm but would rather drive a yoke of oxen at real work. What a glorious feeling it is, indeed, when a boy is for the first time given the long whip and permitted to drive the oxen, walking by their side, swinging the long lash, and shouting "Gee, Buck!" "Haw, Golden!" "Whoa, Bright!" and all the rest of that remarkable language, until he is red in the face, and all the neighbors for half a mile are aware that something unusual is going on. If I were a boy, I am not sure but I would rather drive the oxen than have a birthday. The proudest day of my life was one day when I rode on the neap of the cart, and drove the oxen, all alone, with a load of apples to the cider-mill. I was so little, that it was a wonder that

Model XVI is an illustration of a new form in which the name takes the place of the usual salutation. It is written on an elite-type machine, and the whole page has been reduced in engraving. The border indicates the edges of the sheet of paper. Make one correct copy on a full-size sheet.

TWENTY-SEVENTH LESSON — MODEL XVI

S. B. Griffin, President — W. D. Judd, Treasurer

HAMPSHIRE PAPER COMPANY

Makers of

Old Hampshire Bond

South Hadley Falls, Massachusetts

Please address all communications to the Company

June 4, 1907

Mr. SoRelle:

At your request of May 29th we enclose a specimen book of Old Hampshire Bond. While the paper must prove its own best advocate, we suggest that:

We make no attempt to compete with ordinary bonds on first cost. Our claims for your consideration are based entirely upon final results.

The value of Old Hampshire Bond lies not so much in the keen personal satisfaction you will find in using the clean, crisp sheets, as in the influence the paper adds to the messages it carries.

Modern business is done by letter. Stationery that was considered good four, three, or even two years ago, does not measure up to the standard of today. Letters and literature claim our attention on all sides and if they are to step out from the mass they must stamp the individuality of the writer. Old Hampshire Bond invariably bespeaks consideration -- it prohibits the waste-basket habit, so to speak.

Your printer or lithographer can supply Old Hampshire Bond. If you have any difficulty in securing either paper or envelopes, please advise us and we will see that the difficulty is removed.

Yours very truly,

Hampshire Paper Company.

Mr. Rupert P. SoRelle
1123 Broadway
New York City

(201–5.6)

anything or not? We don't care to keep what has been nobly done; still less do we care to do nobly what others would keep; and, least of all, to make the work itself useful instead of deadly to the doer, so as to use his life indeed, but not to waste it. Of all wastes, the greatest waste that you can commit is the waste of labor. If you went down in the morning into your dairy, and you found that your youngest child had got down before you; and that he and the cat were at play together, and that he had poured out all the cream on the floor for the cat to lap up, you would scold the child, and be sorry the milk was wasted. But if, instead of wooden bowls with milk in them, there are golden bowls with human life in them, and instead of the cat to play with — the devil to play with; and you yourself the player; and instead of leaving that golden bowl to be broken by God at the fountain, you break it in the dust yourself, and pour the human blood out on the ground for the fiend to lick up — that is no waste! What! you perhaps think, "to waste the labor of men is not to kill them." Is it not? I should like to know how you could kill them more utterly — kill them with second deaths, seventh deaths, hundredfold deaths? It is the slightest way of killing to stop a man's breath. Nay, the hunger, and the cold, and the little whistling bullets — our love-messengers between nation and nation — have brought pleasant messages from us to many a man before now; orders of sweet release, and leave at least to go where he will be most welcome and most happy. At the worst you do but shorten his life, you do not corrupt his life. But if you put him to base labor, if you bind his thoughts, if you blind his eyes, if you blunt his hopes, if you steal his joys, if you stunt his body, and blast his soul, and at last leave him not so much as to reap the poor fruit of his degradation, but gather that for yourself, and dismiss him to the / grave, when you have done with him, having, so far as in you lay, made the walls of that grave everlasting, this you think is no waste, and no sin! — *Ruskin.* (494–5.)

SECOND EXERCISE

Speed, 58; Time, 8:16

That law, I say, is the proper basis of distinction between rich and poor. But there is also a false basis of distinction; namely, the power held over those who earn wealth by those who levy or exact it. There will be always a number of men who would fain set themselves to the accumulation of wealth as the sole object of their lives. Necessarily, that class of men is an uneducated class, inferior in intellect, and more or less cowardly. It is physically impossible for a well-educated, intellectual, or brave man to make money the chief object of his thoughts; as physically impossible as it is for him to make his dinner the principal object of them. All healthy people like their dinners, but their dinner is not the main object of their lives. So all healthily minded people like making money — ought to like it, and to enjoy the sensation of winning it; but the main object of their life is not money; it is something better than money. A good soldier, for instance, mainly wishes to do his fighting well. He is glad of his pay — very properly so, and justly grumbles when you keep him ten years without it — still, his main notion of life is to win battles, not to be paid for winning them. So of clergymen. They like pew-rents, and baptismal fees, of course; but yet, if they are brave and well educated, the pew-rent is not the sole object of their lives, and the baptismal fee is not the sole purpose of the baptism; the clergyman's object is essentially to baptize and preach, not to be paid for preaching. So of doctors. They like fees, no doubt — ought to like them; yet if they are brave and well educated, the entire object of their lives is not fees. They, on the whole, desire to cure the sick; and — if they are good doctors, and the choice were fairly put to them — would rather cure their patient, and lose their fee, than kill him and get it. And so with all other brave and rightly trained men; their work is first, their fee second — very important always, but still second. But in every nation, as I said, there are a vast class who are ill-educated, cowardly, and more or less stupid. And with these people, just as certainly the fee is first, and the work second, as with brave people the work is first and the fee second. And this is no small distinction. It is the whole distinction in a man; distinction between life and death in him, between heaven and hell for him. You cannot serve two masters — you must serve one or the

The model letter presented below is another illustration of a full-page letter written on an elite-type machine. The border indicates the edges of the sheet. Make one correct copy.

TWENTY-SEVENTH LESSON — MODEL XVII

HANDEL POND, PREST. AND GENL. MGR. GEO. A. GIBSON, TREAS. AND CLERK. JOHN B. DAYFOOT, MANUFACTURING SUPT.

Ivers & Pond Piano Company.

Piano-forte Manufacturers.

CABLE ADDRESS "IVERSPOND" WESTERN UNION CODE

Warerooms 114 Boylston Street.

Boston, March 29, 1910

DICTATED BY Mr. Guernsey
STENOGRAPHER HBB

Mr. George H. Grayson,
Palo Alto, California.

Dear Sir:

In compliance with your request, we recently quoted you special low prices on our pianos, and not being favored with your order, we take occasion to inquire whether you have as yet bought, and if so, will you kindly tell us what make you selected and in what respect our offer failed to please you? We make this request not through curiosity, but solely as a matter of business. We are making our offers just as attractive to the customer as we know how, and the rapidly increasing number of orders from all parts of the country is proof that they are favorably regarded in many cases. But if our offer failed to suit you in any respect, we should be very glad to have you inform us, in order that we may, if possible, modify our proposition so as to be more acceptable.

No other manufacturers are making their pianos under more favorable conditions than we, and none are able to offer better inducements in the way of quality, prices and terms. If you have not yet decided, may we not receive your order?

We enclose stamped envelope for reply, for which we thank you in advance.

Very truly yours,

IVERS & POND PIANO CO.

(222-5.3)

state of things is purely artificial admits of easy proof from the experience of all those who have educated the left hand systematically; and there can be no doubt that the consequently increased blood supply which is directed to the right motor centers of the brain has a beneficial effect upon the nutrition of that organ generally, and tends to the promotion of intelligence as well as to the establishment of ambidexterity. The power of using the left hand has often been found valuable by surgeons, and the attainment of this power has from remote times been recommended in many treatises. In quite recent times a few American teachers have been pioneers in the way of education in general ambidexterity, and the excellent results which they have obtained are now being sought for by a few in Great Britain. The first step toward the necessary training is accomplished at the drawing-board; and, in a few years, complete equality and interchangeability of the hands may be obtained by the great majority of pupils; while in a few the left hand becomes definitely the better. It is curious to see from the many autographs of Lord Nelson which have been preserved, how much better he wrote with his left hand than he had written originally with his right; and the same experience would not, we believe, be at all uncommon. We feel sure that the general / adoption of ambidextrous training would be of unmixed benefit to the community. — *Literary Digest.* (397–5.6)

THIRD EXERCISE

Speed 55; Time, 7:15

Among eminent persons, those who are most dear to men are not the class which the economist calls producers; they have nothing in their hands; they have not cultivated corn, nor made bread; they have not led out a colony, nor invented a loom. A higher class, in the estimation and love of this city-building, market-going race of mankind, are the poets, who, from the intellectual kingdom, feed the thought and imagination with ideas and pictures which raise men out of the world of corn and money, and console them for the shortcomings of the day, and the meannesses of labor and traffic. Then, also, the philosopher has his value, who flatters the intellect of this laborer, by engaging him with subtleties which instruct him in new faculties. Others may build cities; he is to understand them, and keep them in awe. But there is a class who lead us into another region — the world of morals, or of will. What is singular about this region of thought, is its claim. Wherever the sentiment of right comes in, it takes precedence of everything else. For other things, I make poetry of them; but the moral sentiment makes poetry of me. I have sometimes thought that he would render the greatest service to modern criticism, who shall draw the line of relation that subsists between Shakespeare and Swedenborg. The human mind stands ever in perplexity, demanding intellect, demanding sanctity, impatient equally of each without the other. The reconciler has not yet appeared. If we tire of the saints, Shakespeare is our city of refuge. Yet the instincts presently teach, that the problem of essence must take precedence of all others — the questions of Whence? What? and Whither? and the solution of these must be in a life, and not in a book. A drama or poem is a proximate or oblique reply; but Moses, Manu, Jesus, work directly on this problem. The atmosphere of moral sentiment is a region of grandeur which reduces all material magnificence to toys, yet opens to every wretch that has reason the doors of the universe. Almost with a fierce haste it lays its empire on the man. In the language of the Koran, "God said, the heaven and the earth, and all that is between them, think ye / that we created them in jest, and that Ye shall not return to us?" — *Emerson on "Swedenborg."* (399–5.6)

FORTY-FOURTH LESSON

Eight-minute Tests

FIRST EXERCISE

Speed, 58; Time, 8:59

Then, secondly, wise work is useful. No man minds, or ought to mind, its being hard, if only it comes to something; but when it is hard, and comes to nothing; when all our bees' business turns to spiders'; and for honeycomb we have only resultant cobweb, blown away by the next breeze — that is the cruel thing for the worker. Yet do we ever ask ourselves, personally, or even nationally, whether our work is coming to

TWENTY-SEVENTH LESSON

Make one correct copy of each exercise, using your judgment in arranging. The model letters illustrated in this lesson are merely types in arrangement and are not necessarily to be followed in these particular exercises.

FIRST EXERCISE

Simmons Manufacturing Company, 492 Center Street, Portland, Oregon. Gentlemen: Replying to your letter of May 22, regarding a charge of $12.75 which you claim we have deducted twice, we find that we did deduct this amount in our settlement of May 15, but that the $12.75 deducted in our remittance of March 5 covered a charge of three beds returned to you on your invoice of February 20. The stock numbers on the beds returned were 20, 21 and 1360, while the stock numbers on your credit memorandum of $4.25 were 1423, and on your credit memorandum of $8.50, 1370 and 1419. You will readily see these two charges have no connection with one another. Your bookkeeper has evidently mistaken the charge of $12.75, deducted in our remittance of May 15, with the credit memoranda of $4.25 and $8.50. (182–5.68)

SECOND EXERCISE

Mr. C. B. McClain, Lewis & Clarke Building, Spokane, Washington. Dear Mr. McClain: We are thankful to you, Mr. McClain, for your recent letter, for without these friendly criticisms from patrons we might not learn of defects in our system nor of carelessness of employees until much mischief had resulted with losses beyond recall. Upon investigation, we find that one of our clerical force was careless and his superior who checked off the work also failed to catch the mistake; they both plead guilty and inasmuch as they are human, good, faithful, well-meaning young men, who really regret the annoyance to you and the exasperation to us, we first reprimanded, then forgave. We hope you will accept their apologies as well as our own, and are glad that you felt enough at home with us to give vent to your feelings--all for our mutual good as well as the good of others. (157–5.7)

THIRD EXERCISE

Mr. D. Keith, c/o Ford Automobile Company, Chicago, Illinois. Dear Sir: I represent the city of Oglesby as corporation counsel. The city of Oglesby is five miles from LaSalle and there are several of your cars being used by different people in carrying passengers to and from LaSalle and Oglesby. Some of the cars carry as many as six, seven and eight people at a time and the aldermen at Oglesby are of the opinion that the cars are being overloaded and that there is great danger of a serious accident happening if they are permitted to carry this number of people. They wanted me to prepare an ordinance limiting the number of people to be carried, but, of course, not being an engineer and not knowing the carrying capacity of any of the cars, either yours or others, I wanted to find out, if I could, where I could get some information as to the carrying capacity of the different kinds of cars. I presume that so far as your cars are concerned you have this at hand: Would it be asking too much of you to send me a statement showing what the carrying capacity of your machines is; that is, the maximum capacity? Yours very truly, (210–5.4)

work, no other training can rival the sympathetic study of literature. The mental life of a man of practical affairs is likely to be limited. The necessities of his business or his profession cut him off from large or varied experiences, and if he is to possess mental flexibility he must attain it through the help of reading. At first thought it might not seem that a man would make a better mechanic if he were familiar with Shakespeare or better manage a leather business for a familiarity with Tennyson; the world in general would not think of including Milton and Hawthorne as studies essential to the training of a mechanical engineer, nor would it understand that poetry is fairly part of the technical education of a chemist. Yet more and more clearly are educators coming to / realize this, practical men to appreciate it, and technical schools to recognize it in their courses of study, and to-day the call is for men who, without ceasing to be practical and level-headed, have yet the breadth and power which come from the best all-round mental training. — *Saturday Evening Post.* (380–5.8)

FORTY-THIRD LESSON

Seven-minute Tests

FIRST EXERCISE

Speed, 55; Time, 7:05

Plato was born 430 B.C., about the time of the death of Pericles; was of patrician connection in his times and city; and is said to have had an early inclination for war; but in his twentieth year, meeting with Socrates, was easily dissuaded from this pursuit, and remained for ten years his scholar, until the death of Socrates. He then went to Megara; accepted the invitations of Dion and of Dionysius, to the court of Sicily; and went thither three times, though very capriciously treated. He travelled into Italy; then into Egypt, where he stayed a long time; some say three — some say thirteen years. It is said, he went farther, into Babylonia: this is uncertain. Returning to Athens, he gave lessons, in the Academy, to those whom his fame drew thither; and died, as we have received it, in the act of writing, at eighty-one years. But the biography of Plato is interior. We are to account for the supreme elevation of this man, in the intellectual history of our race — how it happens that, in proportion to the culture of men, they become his scholars; that, as our Jewish Bible has implanted itself in the table-talk and household life of every man and woman in the European and American nations, so the writings of Plato have preoccupied every school of learning, every lover of thought, every church, every poet — making it impossible to think, on certain levels, except through him. He stands between the truth and every man's mind, and has almost impressed language, and the primary forms of thought, with his name and seal. I am struck, in reading him, with the extreme modernness of his style and spirit. Here is the germ of that Europe we know so well, in its long history of arts and arms: here are all its traits, already discernible in the mind of Plato — and in none before him. It has spread itself since into a hundred histories, but has added no new element. This perpetual modernness is the measure of merit, in every work of art; since the author of it was not misled by anything short-lived or local, but abode by real and abiding traits. How Plato came thus to be Europe, and philosophy, and almost literature, is the problem for us to solve. — *Emerson, on "Plato."* / (390–5.5)

SECOND EXERCISE

Speed, 55; Time, 7:13

That we are making a mistake by not doing our best to educate the left hand to an equality with the right is the opinion of "The Hospital," which warmly commends the formation of a Society for the Promotion of Ambidexterity just organized in London. That the left hand is indeed neglected and discouraged is a matter of common knowledge. A child at table who took his knife in his left hand and his fork in his right, or a child at school who took up his pen or pencil with his left hand, would be reproved by the great majority of both parents and teachers. The result is that the left hands of the majority of adults have grown up in a state of very limited usefulness and of comparative weakness and awkwardness, while the motor centers supplying them have been left in a partially developed condition. That this

Illustration of a full-page letter written on an elite-type machine. Make one correct copy, arranging the letter neatly on a full-size sheet.

JOHN WANAMAKER
BROADWAY, FOURTH AVENUE
NINTH AND TENTH STREETS
NEW YORK

September 26, 1910

Mr. W. B. Morrison,
144 West 72d St.,
New York City.

Dear Sir:

The last edition of The Century Dictionary, which has recently come from the De Vinne Press, completes our arrangement with the publishers under which we have been able to sell this great work at half price.

We, therefore, take this opportunity of advising you that as soon as this edition is exhausted our half-price offer will no longer be in force, and the distribution, at the regular prices, will again be resumed by the publishers.

This notification of the discontinuance of our half-price offer is now going to hundreds of people with whom we have had correspondence about The Century, and, as a result, this last edition is being sold almost as fast as the books come from the bindery.

You know something about The Century--that we thoroughly appreciate--for you were referred to us as active, earnest and progressive, as well as a lover of good books. But there are so many sides to this great reference work that we feel we are taking little risk in stating that you do not begin to appreciate the completeness with which it treats--with unchallenged authority--every item of human knowledge, how absolutely practical and useful it is in every field of endeavor. We could not list the surprising features in a volume; we have only been able to point out a few of them in a 24-page booklet. This we are sending to you under separate cover, with the request that you look it over if only as a justification of our statement that you do not begin to appreciate the greatness of The Century.

The Wanamaker sale of The Century has been a bargain sale, for advertising purposes; it will continue to be a bargain sale for a little longer--just how many days we are now unable to judge.

Therefore, we cannot too strongly urge you to consider that question carefully and quickly.

Respectfully,

JOHN WANAMAKER,

Per Thomas Dowdell

(348 5.4)

of us, or very few of us, do either hard or soft work because we think we ought; but because we have chanced to fall into the way of it, and cannot help ourselves. Now, nobody does anything well that they cannot help doing: work is only done well when it is done with a will; and no man has a thoroughly sound will unless he knows he is doing what he should, and is in his place. And, depend upon it, all work must be done at last, not in a disorderly, scrambling, doggish way, but in an ordered, soldierly, human way — a lawful way. Men are enlisted for the labor that kills — the labor of war: they are counted, trained, fed, dressed, and praised for that. Let them be enlisted also for the labor that feeds: let them be counted, trained, fed, dressed, praised for that. Teach the plow exercise as carefully as you do the sword exercise, and let the officers of troops of life be held as much gentlemen as the officers of troops of death; and all is done: but neither this, nor any other right thing, can be accomplished — you can't even see your way to it — unless, first of all, both / servant and master are resolved that, come what will of it, they will do each other justice. — *Ruskin.* (347–5.3)

SECOND EXERCISE

Speed, 55; Time, 6:05

Every fact is related on one side to sensation, and, on the other, to morals. The game of thought is, on the appearance of one of these two sides, to find the other; given the upper, to find the under side. Nothing so thin, but has these two faces; and, when the observer has seen the obverse, he turns it over to see the reverse. Life is a pitching of this penny — heads or tails. We never tire of this game, because there is still a slight shudder of astonishment at the exhibition of the other face, at the contrast of the two faces. A man is flushed with success, and bethinks himself what this good luck signifies. He drives his bargain in the street: but it occurs, that he also is bought and sold. He sees the beauty of a human face, and searches the cause of that beauty, which must be more beautiful. He builds his fortunes, maintains the laws, cherishes his children; but he asks himself, why? and whereto? This head and this tail are called, in the language of philosophy, Infinite and Finite; Relative and Absolute; Apparent and Real; and many fine names besides. Each man is born with a predisposition to one or the other of these sides of nature; and it will easily happen that men will be found devoted to one or the other. One class has the perception of difference, and is conversant with facts and surfaces; cities and persons; and the bringing certain things to pass — the men of talent and action. Another class have the perception of identity, and are men of faith and philosophy, men of genius. Each of these riders drives too fast. Plotinus believes only in philosophers; Fenelon, in saints; Pindar and Byron, in poets. Read the haughty language in which Plato and the Platonists speak of all men who are not devoted to their own shining abstractions: other men are rats and mice. The literary class / is usually proud and exclusive. — *Emerson, on "Montaigne."* (335–5.5)

THIRD EXERCISE

Speed, 55; Time, 6:54

Familiarity with the best literature is to-day almost a necessity in any training, even the most technical, which aims at the highest success. The pressure and competition of modern life have altered the conditions under which the work of the world is done. Character and breadth of mental reach become steadily of greater practical importance. The practical man who is to win his way to the head of a profession or of a trade, holding his own against many rivals, must to-day possess flexibility, adaptability, and breadth of character. He must be quick to appreciate values and shrewd in estimating human nature. Exclusive attention to any line of effort has a tendency to make the mind rigid and inflexible, and the man who has not cultivated mental responsiveness is hardly likely to be equal to the emergencies which constantly arise in actual life, and which demand mental swiftness to devise expedients to meet them. All sorts of human wisdom may serve for this mental training, but for enlarging the mental view, for awakening responsiveness of mind, for nourishing that imagination which is the creative force in practical affairs as in all other human

TWENTY-EIGHTH LESSON

Make one correct copy of each exercise. Arrange the First Exercise in accordance with the model; the other according to your best judgment, taking into account the length of each letter.

FIRST EXERCISE

Mr. F. X. Dooley, 435 Grand Avenue, Milwaukee, Wisconsin. Dear Sir: If we were makers of automobiles, vacuum cleaners, or other utilities, and you were one of our customers, and we saw you handling the machine in a way that might prevent your getting the greatest amount of good from it, our interest in you as a customer and in the machine that we had taken pride in making would cause us to call your attention to it. And you would not be displeased, even though you thoroughly understood what you were doing and the machine was in no danger. We are makers of life insurance, and our experience has taught us that life insurance policies are frequently so used as to lessen the usefulness of the insurance and sometimes to wreck it completely. And so it is our practice to tell our members of the possible danger. We refer to loans on policies. The policy holder has the right to borrow, and we neither question his right nor presume to criticize or comment on his exercise of it. Policy loans have many and legitimate uses. Their bad feature is that a very large number are not repaid. If a loan is unpaid when the policy becomes a death claim, its amount is deducted, and this reduces the sum to be paid to the beneficiary. Also, if the loan is a large one, the interest, when added to the premium, may become such a burden to the insured that he will drop his insurance rather than continue payments. This is merely a statement of condition. It is not a request for the payment of your loan. That is your affair exclusively. We do not know whether you are rich, or tolerably well-to-do, or burdened. To one and all we send this word. And we add that a policy holder need not delay repayment until he can conveniently remit the full amount of the loan, for we gladly accept, as a willing service to our fellow members of the company, partial payments in such amounts, however small, as they desire to send. Very truly, (356-5.4)

SECOND EXERCISE

Mr. Frederick W. Elwell, 114 Avondale Avenue, Toledo, Ohio. Dear Mr. Elwell: Thank you very much for your prompt reply to our letter. We are, of course, unable to explain how the ridiculous mistake was made in filling your order for a tuxedo, since it occurred nearly two years ago. Quite evidently it was the blunder of a very careless shipping clerk. We assure you, however, that your experience was quite unusual and exceptional. Undoubtedly we give good values and good service, as evidenced by the growth of our business. People will not trade where they get poor value or poor service, and we do not expect them to do so. We have no quarrel with other business houses, and we do not urge you to trade with us if you can do better elsewhere. However, we feel that we can serve you just a little bit better than anyone else. We are very glad that you will give us another trial, and feel sure that you will not be disappointed. Yours truly, (175-5.36)

THIRD EXERCISE

Speed, 52; Time, 5:01

The fashionable logic of the Greeks was, indeed, far from strict. Logic never can be strict where books are scarce, and where information is conveyed orally. We are all aware how frequently fallacies which, when set down on paper, are at once detected, pass for unanswerable arguments when dexterously and volubly urged in Parliament, at the bar, or in private conversation. The reason is evident. We cannot inspect them closely enough to perceive their inaccuracy. We cannot readily compare them with each other. We lose sight of one part of the subject, before another, which ought to be received in connection with it, comes before us; and as there is no immutable record of what has been admitted, and of what has been denied, direct contradictions pass muster with little difficulty. Almost all the education of a Greek consisted in talking and listening. His opinions on government were picked up in the debates of the assembly. If he wished to study metaphysics, instead of shutting himself up with a book, he walked down to the market-place to look for a sophist. So completely were men formed to these habits, that even writing acquired a conversational air. The philosophers adopted the form of dialogue, as the most natural mode of communicating knowledge. Their reasonings have the merits and the defects which belong to that species of composition; and are characterized rather by quickness and subtlety, than by depth and precision. Truth is exhibited in parts, and by glimpses. Innumerable clever hints are given; but no sound and durable system is / erected. — *Macaulay.* (261–6)

FOURTH EXERCISE

Speed, 52; Time, 5:02

Shorthand, like other callings which are promising to men and women properly equipped for the mastery, has been studied by many who would have been more successful in work requiring less ability and capacity. Until the typewriting machine was perfected shorthand writers were employed only when a full report of proceedings was desired. As soon as the utility of the typewriter in connection with phonography was recognized the demand for stenographers increased. Wherever it is now necessary to do a large volume of business quickly the stenographer-operator is considered indispensable. A smattering of the principles of phonography, an ability to copy with a typewriter a certain number of words a minute, and a clouded idea of syntax, spelling, and punctuation, and of the customs of the business world, do not constitute a stenographer-operator any more than a cursory reading of Blackstone and Kent makes a lawyer. If a man expects to succeed in shorthand, he must have a good constitution and an education at least equal to that which may be obtained in a grammar school; he must have an enthusiasm for his duties which is not circumscribed by the rule of 9 to 4 o'clock; he must be neat, quick, orderly, accurate, punctual, studious, thorough, secretive, and willing to do more than is actually required; he must be tactful, discreet, and of correct deportment; he must be a careful observer and a discriminating reader. In other words, he must be a well-informed gentleman and know something of everything and everything of something, and that something his / chosen profession. — *Tuthill, New York Times.* (262–6)

FORTY-SECOND LESSON

Six-minute Tests

FIRST EXERCISE

Speed, 55; Time, 6:18

And thus the perpetual question and contest must arise, who is to do this rough work? and how is the worker of it to be comforted, redeemed, and rewarded? and what kind of play should he have, and what rest, in this world, sometimes, as well as in the next? Well, my good working friends, these questions will take a little time to answer yet. They must be answered; all good men are occupied with them, and all honest thinkers. There's grand headwork doing about them; but much must be discovered, and much attempted in vain, before anything decisive can be told you. Only note these few particulars, which are already sure. As to the distribution of the hard work. None

Make one correct copy of each exercise, using your judgment in arranging properly. Use full-size sheets.

THIRD EXERCISE

Mr. F. P. Hilton, 2 Alamo Plaza, San Antonio, Texas. Dear Sir: We regret to hear of the spoilage on cheese shipped under date of October 1. Goods of this nature are always thoroughly inspected on the day of shipment and it is unfortunate that you did not report the condition at the time they were received; we would then have had the cheese returned at our expense. Under the circumstances we are referring your complaint to our Mr. Carson, who will take it up with you on his next visit. In the meanwhile we trust you will dispose of most of the goods quickly, and at the best price possible, so as to keep the loss down to a minimum. Yours very truly, (124–5.25)

FOURTH EXERCISE

Mr. James C. McReynolds, Attorney-General, Washington, D. C. Dear Mr. McReynolds: The rapid and unwarranted increase in the prices of foodstuffs in this country upon the pretext of the condition existing in Europe is so serious and vital a matter that I take the liberty of calling your attention to it. I would be very much obliged if you would inform me whether there is under existing law any action which the department of justice could take either by way of investigation or legal process, and what federal legislation, if any, would in your judgment be justifiable and warrantable in the circumstances. I feel that this is a matter which we cannot let pass by without trying to serve the country. Certainly the country ought to be defended, if possible, against men who would take advantage of such circumstances to increase the price of food and the difficulties of living. Faithfully yours, (153–5.84)

FIFTH EXERCISE

Mr. Francis W. Gilbert, 26 School Street, Boston, Massachusetts. Dear Mr. Gilbert: Replying to your letter of October 14, with regard to your sales orders #7043 and #7044, present indications are that November shipments will be approximately seventy-five days late and December shipments sixty days late, i.e. on the 1-35s. Inasmuch as these are scheduled for February 17, 1916, I believe that if we had the irregular specifications in our hands by January 1, 1916, it would give us sufficient time to bring them through. Conditions are still very uncertain and for that reason we are only giving approximate dates. Of course a number of open bodies of each type will be reserved for irregular specifications until we are pretty well sold out. Past experience has taught us that it is always well to have the irregular specifications in the factory's hands as early as possible, and for that reason we believe that January 1 will give us plenty of time, as it is very doubtful whether we will ship within thirty days of schedule date during the month of January. Yours very truly, (199–5.8)

penetrate the veil. God grant that in my day, at least, the curtain may not rise! God grant that on my vision never may be opened what lies behind! When my eyes shall be turned to behold for the last time the sun in heaven, may I not see him shining on the broken and dishonored fragments of a once glorious Union; on states dissevered, discordant, belligerent; on a land rent with civil feuds, or drenched, it may be, in fraternal blood! Let their last feeble and lingering glance rather behold the gorgeous ensign of the republic, now known and honored throughout the earth, still full high advanced, its arms and trophies streaming in their original lustre, not a stripe erased or polluted, nor a single star obscured, bearing for its motto no such miserable interrogatory as "What is all this worth?" nor those other words of delusion and folly, "Liberty first and Union afterward"; but everywhere spread all over in characters of living light blazing on all its ample folds, as they float over/ the sea and over the land, and in every wind under the whole heavens, that other sentiment, dear to every true American heart, Liberty and Union, now and forever, one and inseparable! — *Webster's "Reply to Hayne."* (232–5.7)

FORTY-FIRST LESSON

Five-minute Tests

FIRST EXERCISE

Speed, 52; Time, 5:03

The Genius of our life is jealous of individuals, and will not have any individual great, except through the general. There is no choice to genius. A great man does not wake up on some fine morning, and say, "I am full of life, I will go to sea, and find an Antarctic continent: to-day I will square the circle: I will ransack botany, and find a new food for man: I have a new architecture in my mind: I foresee a new mechanic power;" no, but he finds himself in the river of the thoughts and events, forced onward by the ideas and necessities of his contemporaries. He stands where all the eyes of men look one way, and their hands all point in the direction in which he should go. The church has reared him amidst rites and pomps, and he carries out the advice which her music gave him and builds a cathedral needed by her chants and processions. He finds a war raging: it educates him by trumpet, in barracks, and he betters the instruction. He finds two counties groping to bring coal, or flour, or fish, from the place of production to the place of consumption, and he hits on a railroad. Every master has found his materials collected, and his power lay in his sympathy with his people, and in his love of the materials he wrought in. What an economy of power! and what a compensation for the shortness of life! All is done to his hand. The world has brought him thus far / on his way. — *Emerson.* (263–5.3)

SECOND EXERCISE

Speed, 52; Time, 5:11

Few persons, probably, are aware that sugar was unknown to the ancients. Neither Greek nor Latin has any word for it. Indeed, men and women who need not yet acknowledge that they are old can remember when sugar was a rare luxury in a workingman's family, used but sparingly even by the well-to-do. To-day it is one of the great food staples of the world, produced in quantities beyond the power of the untrained mind to comprehend, and distributed to every part of the globe. According to the latest estimate, the total production of the world this year will be nearly ten and one-half million tons. Those families that buy it by the pound may like to know that this quantity represents more than twenty-three billion pounds — or enough to give every inhabitant of the globe fifteen and a half pounds. Most persons know that the sugar-cane and the sugar-beet are the two great natural sources, but many, in this country at least, do not know that it is the beet and not the cane which furnishes the larger part of the world's supply. This year's estimate of the beet-sugar crop of Europe alone is a little more than five and three-quarter million tons. That is more than the cane-sugar product of the whole world. In the United States and the countries from which we draw a large part of our supply — Cuba, Porto Rico, Java, Hawaii and the Philippines — it is the cane and not the beet which produces. The / beet-sugar industry has not yet become well established here. — *Youth's Companion.* (270–5.4)

TWENTY-NINTH LESSON

Make one correct copy, arranging each letter according to your best judgment.

FIRST EXERCISE

Mr. L. F. Howard, 104 North Tenth Street, Birmingham, Alabama. My dear Mr. Howard: There is nothing I should like better than to have you on our list of depositors. Our conversation convinced me we could serve you in many ways—not only serve you, but please you—and I am particularly anxious to know if the small bronze savings bank was of practical use, for the supply is running low and I want suggestions from everyone as to the new design. I have not had the pleasure of conversing with you since your visit to obtain the bank, and in the event you have misplaced it, I shall be very glad to give you another one. Very truly yours, (120–5.19)

SECOND EXERCISE

Charles W. Shonk Company, 104 Michigan Boulevard, Chicago, Illinois. Gentlemen: We have been informed by our bookkeeping department that you have made a deduction of $1.00 on your recent remittance to us, without any notation indicating what the deduction was for. However, in looking up our records, we find an invoice from you dated August 15, which covers the return of one Home Bank to us for repairs. The above bank was repaired and returned to you, and if it has not been received, we would thank you to write us immediately so that we can take the matter up with the Post-office department and locate the bank in question. Very respectfully, (116–5.71)

THIRD EXERCISE

Messrs. Patterson & Linnell, 1031 Western Avenue, Minneapolis, Minnesota. Gentlemen: Many firms in lines of business similar to yours are using the Burroughs to post their ledgers and write their customers' statements. We want to tell you why, and show you how they do it. It is a very interesting subject, because behind it all is lower bookkeeping expense and better collections. No obligation, of course. Just initial the O.K. on this letter and our local representative will make an appointment to suit your convenience. Return the letter in the inclosed stamped envelope. Very truly yours,

(100–6.1)

FOURTH EXERCISE

The Golden Varnish Company, Cleveland, Ohio. Gentlemen: We wish to thank you for your recent remittance of $48.29, but inasmuch as it seemingly overpays your account, we feel that we should return it for your further decision. You will, therefore, find the check inclosed with a statement of your account as it stands upon our books, according to which the check would overpay your indebtedness by $6.78. If you should find this statement to be incorrect in any way, we shall appreciate the return of the check with your instructions, but in case the statement should be correct and you still want us to accept the check in its present form, please re-

SECOND EXERCISE

Speed, 50; Time, 4:24

People are simply wasting their time and money in keeping up with the books which the "literary" papers assert "must" be read. It is a singular circumstance, too, that most of these novels, so highly praised, so eagerly bought, and so soon forgotten, are in no sense worth reading. Not only do they offend against the elementary canons of art; they also show the most distressing ignorance of life. "Take up half a dozen of these novels at random," the London Academy counsels its readers, "and you will find misrepresentation blatant; misrepresentation of every class of society; misrepresentation of the most ordinary affairs of existence." Probably most parents would confiscate any dime novel which they found their boys perusing surreptitiously. But the dime novel does not do half the injury to youth that its lineal successor does to the adult intelligence. The demoralization wrought is so great, in fact, as to lead the most conscientious novelist with the keenest artistic insight to the point of swearing that he will forsake this form of literature, degraded as it is by fakirs. The matter is fast reaching a pitch at which the only possible advice to give will be the somewhat unjust / direction to let all "best-selling novels" alone until they have proved a claim to something else than commercial qualities. — *Providence Journal.* (220–5.9)

THIRD EXERCISE

Speed, 50; Time, 4:03

Speech bears somewhat the same relation to the mind that the hammer and saw bear to the carpenter. It is the mind's most effective and most important tool. It is not only the vehicle in which the products of the mind are transferred and delivered, but it is essential also to the creation of these products, to their crystallization, collection, and classification. Thought, in its highest sense, therefore, cannot exist independently of speech. Hence it is that if you deprive a person of speech you deprive him at the same time of his most effective means for mental development, and it also follows that if you train and perfect his speech you must greatly improve his mentality. In the normal child mental development and speech development progress simultaneously. Neither can be said to precede the other. The child thinks and speaks. If he does not speak when he thinks, we at once suspect that there is something wrong with the organs of speech; and if he also fails to make use of the other forms of expression, such as gesture and pantomime, we even doubt his ability to think. A child's educability depends more than anything else upon his desire / to be educated. (*Continued in next exercise*) (203–5.8)

FOURTH EXERCISE

Speed, 50; Time, 4:19

The desire to speak is inherent in every normal person, and, if this desire is not gratified, the desire to be educated will be diminished or blunted. What is the use of knowing things if you cannot communicate them? The child who will not be educated will retrograde and become feeble-minded. Being out of harmony with his environment, his moral nature will become perverted. He will grow destructive and show other signs of degeneracy and imbecility. He does this because he does not understand his surroundings, and he is not himself understood by those about him. He elicits the sympathy of the household and his every wish is anticipated and granted without even the asking. Under these circumstances, of course, education becomes an impossibility. There is no necessity for the child to talk, and there is no inducement for him to learn to know things. He is what we call a spoiled child, and he differs but little in his actions from the imbecile. Our whole system of education, beginning at the cradle, has been developed to meet the requirements of the normal mind, and is wholly inadequate to the requirements of the abnormal or feeble mind. The training / of speech should occupy an important place in the curriculum of schools for the feeble-minded. — *Literary Digest.* (216–5.9)

FIFTH EXERCISE

Speed, 50; Time, 3:33

While the Union lasts, we have high, exciting, gratifying prospects spread out before us, for us and our children. Beyond that I seek not to

turn it to us and we will credit it, either allowing the overpayment of $6.78 to stand, or sending you our check for it, as you may desire. We thank you again for your kindness in this matter, and look forward to your early reply. Very respectfully, (172-5.57)

FIFTH EXERCISE

Marx & Haas Company, St. Louis, Missouri. Gentlemen: We have your letter of the 13th inst., acknowledging our order #3692, and are very much surprised to note that you state that you have no such number as 873. If you will refer to your letter of the 1st inst., you will find that you submitted same, and we are inclosing a part of the swatch sent us with your own ticket attached. We will certainly appreciate it very much if you will give this order your immediate attention, as we have taken this special order and have promised delivery according to your communication of October 1. Yours very truly, (188-5.5)

SIXTH EXERCISE

To the depositors of the Franklin Savings Bank: For several months past I have made a careful study of the antagonism expressed toward the private banks by The Chicago Tribune and other responsible publications, and have come to the conclusion that the position taken by them is deserving of recognition and profound consideration. I have analyzed the situation from every possible angle, and as a private banker have actually experienced the management of public and private funds without any outside supervision whatsoever. I realize that the demand is now for publicly supervised institutions of whatever nature, be they railroad, public utility, insurance, or banks; in fact, whenever and wherever the people's welfare is involved. The stand of the publications in attacking institutions built for the purpose of harboring other persons' money without having behind them the necessary government guidance is absolutely right, and I am with The Chicago Tribune in its avowed intention of securing for the private banks proper supervision. With this in mind, and because such supervision has not yet been attained, I have decided upon the liquidation of my bank. It is probably the second largest private bank in Chicago, and I am justly proud of the success it has achieved. However, I am not unmindful that my duty as a public citizen is to recognize right wherever it exists. Therefore I now announce to you that I propose within the shortest time possible to liquidate the assets of the Franklin Savings Bank, and I ask you to call at your convenience and permit me to repay all funds due you, with full interest thereon. Your money is subject to withdrawal at any moment, now or later. In conclusion, because I want to see the elimination of all banking institutions operating without government supervision, I have been instrumental in organizing, and am now an official of, the Madison and Kedzie State Bank, strictly under state government supervision, which will be glad to safeguard your banking interests in the future. Very respectfully yours, (335-6.1)

FOURTH EXERCISE

Speed, 45; Time, 3:00

So long as we continue to be the most common-schooled and the least cultivated people in the world, I suppose we must consent to endure this condescending manner of foreigners toward us. The more friendly they mean to be, the more ludicrously prominent it becomes. They can never appreciate the immense amount of silent work that has been done here, making this continent slowly fit for the abode of man, and which will demonstrate itself, let us hope, in the character of the people. Outsiders can only be expected to judge a nation by the amount it has contributed to the civilization of the world; the amount, that is, that can be seen and handled. A great place in history can only be achieved by competitive examinations, nay, by a long course of them. / — *Lowell.* (135–5.5)

FIFTH EXERCISE

Speed, 45; Time, 3:16

There are two great classes of promoters of social happiness: cheerful people, and people who have some reticence. The latter are more secure benefits to society even than the former. They are non-conductors of all the heats and animosities around them. To have peace in a house, or a family, or any social circle, the members of it must beware of passing on hasty and uncharitable speeches, which, the whole of the context seldom being told, is often not conveying but creating mischief. They must be very good people to avoid doing this; for let human nature say what it will, it likes sometimes to look on at a quarrel; and that, not altogether from ill-nature, but from a love of excitement — for the same reason that Charles II liked to attend the / debates in the Lords, because they were "as good as a play." — *Arthur Helps.* (147–5.7)

SIXTH EXERCISE

Speed, 45; Time, 3:03

America has furnished to the world the character of Washington. And if our American institutions had done nothing else, that alone would have entitled them to the respect of mankind. Washington! "First in war, first in peace, and first in the hearts of his countrymen!" Washington is all our own! The enthusiastic veneration and regard in which the people of the United States hold him, prove them to be worthy of such a countryman; while his reputation abroad reflects the highest honor on his country. I would cheerfully put the question to-day to the intelligence of Europe and the world, What character of the century, upon the whole, stands out in the relief of history, most pure, most respectable, most sublime? and I doubt not, that, by a suffrage approaching to unanimity, the answer would / be, Washington! — *Webster's "Second Bunker Hill Oration."* (137–5.9)

FORTIETH LESSON

Four-minute Tests

FIRST EXERCISE

Speed, 50; Time, 4:14

Although fiction is a great part of literature, it is not all; and it is scarcely necessary to say that to read fiction only, even if it be the best fiction, is to cultivate the mind unsymmetrically. What shall be said, then, of the exclusive reading of poor fiction? The circulation of popular novels has advanced by leaps and bounds of late years. Sensational methods of advertising have had some share in this, no doubt; but along with the large sales of novels has come the falling-off in the sales of other books. Any bookseller will admit that people buy fewer books of solid merit than they bought twenty years ago. Certain classics, of course, have a steady sale, though it is possible that even in their case it is diminishing. Shakespeare and the English poets are in demand for gifts, as well as for personal use; Dickens, Thackeray, Miss Austen and other novelists of assured fame are constantly being put forth in new editions. So far there is ground for congratulation. But in the case of current books of merit, in history or criticism or science, for example, the sale is often surprisingly small, especially considering the assertions / constantly made as to the increasing avidity of the public for instruction. (*Continued in next exercise*) (212–5.6)

THIRTIETH LESSON

Make one correct copy of each exercise, arranging each properly on a full-size sheet.

FIRST EXERCISE

Mr. Pondray Williamson, 1233 Sunnyside Avenue, Los Angeles, California. Dear Sir: Inclosed are some samples of imported shirtings that will harmonize with the suit which you selected in our Custom Tailoring Section. If you are interested, but do not find it convenient to call at our Custom Shirt Section on the second floor of the Store for Men, we shall be glad to have our representative call upon you with a full line of samples from which you can make a selection.

Time: 3 min. (82–5.7)

SECOND EXERCISE

Herman Scheuer & Sons, 169 Madison Avenue, New York City, New York. Gentlemen: On your last remittance you deducted for merchandise returned $3.25. Our factory reports that they did receive, on August 18, one piece, #5390, which they repaired and returned in care of your office on August 20. You will find this to be the case, and we are therefore asking you to place the deduction of $3.25 to our credit and to add this amount to your next remittance.

Time: 3 min. (93–5.0)

THIRD EXERCISE

The Durbin–Mellon Glove Company, Williamstown, Pennsylvania. Gentlemen: The railroad companies have decided to raise the embargo on New York freight shipments for several hours every few days. We would ask you to keep in touch with the freight agents of the various railroads and have them notify you whenever the embargo is raised. At such times, ship to New York all that you possibly can, including any goods which you have been holding up on account of the embargo.

Time: 3 min. (80–5.8)

FOURTH EXERCISE

Mr. J. J. Dixon, 642 Commercial Street, New Britain, Connecticut. Dear Sir: In accordance with previous notification, we made draft on you on the 16th inst. for $275.25. Our bank to-day reports that they have received no reply from their correspondent in regard to this draft, and we will very much appreciate it if you will request your bank to make report at once. If you have not paid the draft, won't you please give it immediate attention, or let us have remittance direct to this office? Yours very truly, Time: 3 min. (97–5.3)

FIFTH EXERCISE

The Walden Cotton Mills, Charlotte, North Carolina. Gentlemen: Referring to the second paragraph in your letter of the 9th regarding case #9508, this shipment went to a very reputable concern and we know that they would not claim a shortage unless one did actually exist. Furthermore, the weight of the case indicates that it did not contain 100 dozen. We are well satisfied that the shortage actually existed, nevertheless we are always ready to meet you in a spirit of co-operation and suggest that each of us stand half of this loss. We are accordingly inclosing a debit note in anticipation of your accepting the proposition. Yours truly,

Time: 3½ min. (114–5.6)

SEVENTH EXERCISE

Speed, 40; Time, 2:06

It is refreshing to know that there are great forces for good at work in the business world; that improvements are but the natural expression of uplifted thought; that example, purer motives, higher ideals, and the rivalry of excellence are leavening the world; that oppression is decreasing in order that spontaneous effort may be utilized; that courtesy and kindness are gaining recognition as factors of success; and that men are learning to love their daily work because through it they / feel the divine impulse. — *Thoughts on Business.* (84–6.1)

EIGHTH EXERCISE

Speed 40; Time, 2:01

It is well to acquire a habit of analyzing every problem that confronts you: the single stick may be readily broken, but taken in a bunch it resists your strongest efforts. The application of this principle is almost without end. By it you may grasp the fundamentals or details of a complicated business, improve your merchandise, work out inventions, solve perplexing business problems, develop opportunities, beget foresight, overcome faults — in short, you may progress rapidly and surely along any desired / line. — *Thoughts on Business.* (81–6.3)

THIRTY-NINTH LESSON

Three-minute Tests

FIRST EXERCISE

Speed, 45; Time, 3:11

My aunt was a lady of large frame, strong mind, and great resolution: she was what might be termed a very manly woman. My uncle was a thin, puny little man, very meek and acquiescent, and no match for my aunt. It was observed that he dwindled and dwindled gradually away, from the day of his marriage. His wife's powerful mind was too much for him; it wore him out. My aunt, however, took all possible care of him; had half the doctors in town to prescribe for him; made him take all their prescriptions, and dosed him with physic enough to cure a whole hospital. All was in vain. My uncle grew worse and worse the more dosing and nursing he underwent, until in the end he added another to the long list of / matrimonial victims who have been killed with kindness. — *Tales of a Traveller.* (143–5.3)

SECOND EXERCISE

Speed, 45; Time, 3:25

The sight can be educated and exercised just as truly as the hearing, the sense of touch, or even the leg and arm muscles can; and the work, which can be easily converted into play, should be begun very early in life. Much so-called color-blindness is not a radical defect of vision at all, but a lack of training in attention and recognition, and could have been avoided by any form of simple half-play, half-lesson, with colored balls or skeins of silk in early childhood. Matching colors is an excellent game lesson. It can be carried on with silks, wools, paper or any other material in which it is possible to get many shades with very small gradations of color among them. An element of competition can be introduced, and the / power of vision can be trained at the same time with the æsthetic sense which is its greatest reward. — *Youth's Companion.* (154–5.4)

THIRD EXERCISE

Speed, 45; Time, 3:22

But these other apartments were densely crowded, and in them beat feverishly the heart of life. And the revel went whirlingly on, until at length there commenced the sounding of midnight upon the clock. And then the music ceased, as I have told; and the evolutions of the waltzers were quieted; and there was an uneasy cessation of all things as before. But now there were twelve strokes to be sounded by the bell of the clock; and thus it happened, perhaps, that more of thought crept, with more of time, into the meditations of the thoughtful among those who reveled. And thus, too, it happened, perhaps, that before the last echoes of the last chime had utterly sunk into silence, there were many individuals in the crowd who had found leisure to become aware / of the presence of a masked figure which had arrested the attention of no single individual before. — "*The Masque of the Red Death*" *by Poe.* (152–5.6)

THIRTY-FIRST LESSON

ILLUSTRATION OF FULL-PAGE LETTER

It often happens that it is necessary for the typist to write a business letter on a plain sheet of paper. The model gives a good idea of how such a letter should be arranged. Make one copy of the model.

HOTEL BILTMORE
New York City

January 2, 1916

Hon. Woodrow Wilson

Washington, D. C.

Sir:

It is our pleasure to write to you in behalf of Mr. Edward M. Morgan, the Postmaster of New York, whose term of office will expire on December 14, 1916. As a large mercantile institution, doing business with merchants throughout the United States, the efficient administration of the Post Office is of vital importance to us. It is the judgment of a great many business men of New York that Mr. Morgan, by his ability and experience, has placed the Post Office of New York upon a very high plane. These men consider Mr. Morgan the best qualified man in the country for the office. On the basis of his past record, we trust you will reappoint Mr. Edward M. Morgan as Postmaster of New York.

We are, dear sir,

Very respectfully yours,

(150-5.01)

THIRTY-EIGHTH LESSON

Two-minute Tests

FIRST EXERCISE

Speed, 40; Time, 2:16

The first rule for a good style is that the author should have something to say; nay, that is in itself all that is necessary. Clear thought easily finds words to fit it. Words, it is true, serve to make thought intelligible — but only up to a certain point. If words are heaped up beyond it, the thought becomes more and more obscure again. To find where the point lies is the problem of style, and the business of the / critical faculty; for a word too much always defeats its purpose. — *Schopenhauer.* (91–5.3)

SECOND EXERCISE

Speed, 40; Time, 2:18

As I was rambling one day about the Moorish halls, my attention was, for the first time, attracted to a door in a remote gallery, communicating apparently with some part of the Alhambra which I had not yet explored. I attempted to open it, but it was locked. I knocked, but no one answered, and the sound seemed to reverberate through empty chambers. Here then was a mystery. Here was the haunted wing of the castle. How was I to / get at the dark secrets here shut up from the public eye? — *The Alhambra.* (92–5.3)

THIRD EXERCISE

Speed, 40; Time, 2:25

If you would be loved as a companion, avoid unnecessary criticism upon those with whom you live. The number of people who have taken out judges' patents for themselves is very large in any society. Now it would be hard for a man to live with another who was always criticizing his actions, even if it were kindly and just criticism. It would be like living between the glasses of a microscope. But these self-elected judges, like their prototypes / are very apt to have the persons they judge brought before them in the guise of culprits. — *Arthur Helps.* (97–5.5)

FOURTH EXERCISE

Speed, 40; Time, 2:04

These are the times that try men's souls. The summer soldier and the sunshine patriot will, in this crisis, shrink from the service of their country; but he that stands it now, deserves the love and thanks of man and woman. Tyranny, like hell, is not easily conquered; yet we have this consolation with us, that the harder the conflict, the more glorious the triumph. What we obtain too cheap, we esteem too lightly; it is dearness only that gives / everything its value. — *Paine.* (83–5.6)

FIFTH EXERCISE

Speed, 40; Time, 2:43

The ability to write a good business letter is a valuable asset. Since almost every large transaction turns on the pivot of a letter, the man who writes the letter wields a power which is worth cultivating. To place a proper estimate on the power of letter-writing is a big step towards business success. Everyone has heard of instances where a single letter has turned the favors of fortune. The chief ways of developing ability in this field are / as follows: write important letters by hand before dictating, consider the relative merits of incoming correspondence, study the art of rhetoric, and take pains with every letter you write.— *Thoughts on Business.* (109–5.8)

SIXTH EXERCISE

Speed, 40; Time 2:15

As every business man has something to sell — merchandise or services — it is important to acquire those qualities which go to make up salesmanship: courtesy, tact, knowledge of goods, judgment, accuracy, energy, appearance, and dignity. It avails nothing to say that these qualities are inborn. Whoever lacks them can measurably acquire them. The way to do so is open; observe those who possess them, adapt but do not imitate their best traits, analyze the subject and master it in sections, / love your work, and be in earnest all the time. — *Thoughts on Business.* (90–5.9)

Make one correct copy of each exercise, using the model as a guide for arrangement. Place the name of your city and the current date in the center of the letter at the top, similar to the heading in the model.

FIRST EXERCISE

Mr. John C. Harding, Member Board of Education, Chicago, Illinois. Dear Sir: To avoid possible misunderstandings in the future, I would be greatly obliged if any time a suggestion is made to you that the city administration desires a certain line of conduct on your part in reference to the Board of Education, you would confer with me to learn whether the suggestion emanates from this office or not. I have tried to interfere as little as possible in matters coming under the jurisdiction of the Board of Education. I have also made it a rule, when I have had anything to say, to confer directly with the members rather than by word or message. Hereafter, whenever I have occasion in any way to communicate with the Board, either individually or collectively, I shall do so directly, and all suggestions purporting to come from me may be regarded as unauthorized. Yours very truly, (153-5.6)

SECOND EXERCISE

Star and Crescent Lumber Company, Mill and Columbine Streets, Atlanta, Georgia. Gentlemen: We appreciate your valued criticism of recent date, and hasten to offer our apologies. No one realizes more than we the annoyance resulting to concerns like yours through failure to bill out merchandise in duplicate when requested. In spite of the task being easy of accomplishment, it has long since proved exceedingly difficult. If it hadn't, we certainly would have mastered it years ago, being every bit as anxious to comply as patrons are to have us, and so we feel sure you will give us credit for having tried very hard. We have utilized every automatic arrangement and printed list of special requests, every rigid rule and the most careful supervision; these combined have not entirely disposed of the trouble, for they depend, after all, on the human memory. Your sharp reminder only increases our determination to overcome the defect; we are very serious about it and thank you for this fresh incentive. We predict it will be a long time before you are annoyed in this way again. Very truly yours, (185-5.8)

THIRD EXERCISE

Bacon & Company, 90 Franklin Street, New York City, New York. Gentlemen: Upon investigation, we find that we received two shipments amounting to $63.70 each, one under date of March 18 and one under date of March 29. In your letter you state that we have paid the March 18 bill, but have neglected to pay the one of March 29. Under date of May 28 we sent you our check for $7.08. This was in payment of this invoice of $63.70 less the inclosed charge of $56.62. Our Mr. Clinton will be in New York next week and will call on you. In case you need any further explanation he will be glad to take the matter up with you. Very respectfully, (143-5.5)

THIRTY-SEVENTH LESSON

One-minute Tests

FIRST EXERCISE

Speed, 40; Time, 1:52

We are not sent into this world to do anything into which we can not put our hearts. We have certain work to do for our bread and that is to be done strenuously; other work to do for our / delight and that is to be done heartily; neither is to be done by halves or shifts, but with a will; and what is not worth this effort is not to be done at all. — *Ruskin.* (75–4.6)

SECOND EXERCISE

Speed, 40; Time, 1:49

I have but one lamp by which my feet are guided, and that is the lamp of experience. I know of no way of judging of the future but by the past. And judging by the past, I wish to / know what there has been in the conduct of the British ministry for the last ten years to justify those hopes with which gentlemen have been pleased to solace themselves and the House. — *Patrick Henry.* (73–4.9)

THIRD EXERCISE

Speed, 40; Time, 1:51

Every action is a wise or unwise investment for future dividends. The past is gone; what we call the present moment goes over to the past even while we are saying the word, leaving only the future in which to / work and enjoy. Whatever we do is done for an effect in that future, be it near or far, a minute or a year. Consider well, then, the effect you are trying to produce. — *Waldo Pondray Warren in Thoughts on Business.* (74–5)

FOURTH EXERCISE

Speed, 40; Time, 1:46

I hold the maxim no less applicable to public than to private affairs, that honesty is always the best policy. I repeat it, therefore, let those engagements be observed in their genuine sense. But, in my opinion, it is unnecessary / and would be unwise to extend them. Taking care always to keep ourselves, by suitable establishments, on a respectably defensive posture, we may safely trust to temporary alliances for extraordinary emergencies. — *Washington.* (71–6.2)

FIFTH EXERCISE

Speed, 40; Time, 1:37

The man who is worthy of being a leader of men will never complain of the stupidity of his helpers, or of the ingratitude of mankind, or of the inappreciation of the public. These things are all a part of / the great game of life, and to meet them and not go down before them in discouragement and defeat is the final proof of power. — *Thoughts on Business.* (65–5.1)

SIXTH EXERCISE

Speed, 40; Time, 1:36

I love the man that can smile in trouble, that can gather strength from distress, and grow brave by reflection. It is the business of little minds to shrink; but he whose heart is firm, and whose conscience approves his / conduct, will pursue his principles unto death. My own line of reasoning is to myself as straight and clear as a ray of light. — *Paine.* (64–5.4)

SEVENTH EXERCISE

Speed, 40; Time, 2:04

The local interests of a state ought in every case to give way to the interests of the Union; for when a sacrifice of one or the other is necessary, the former becomes only an apparent, partial interest, and should / yield on the principle that the small good ought never to oppose the great one. When you assemble from your several counties in the legislature, were every member to be guided only by the apparent interests of his county, government / would be impracticable. — *Hamilton.* (83–5.6)

EIGHTH EXERCISE

Speed, 40; Time, 1:49

Jefferson had most of the requisites of a great lawyer; industry so quiet, methodical, and sustained that it amounted to a gift; learning multifarious and exact; skill and rapidity in handling books; the instinct of research that leads him who / has it to the fact he wants as surely as the hound scents the game; a serenity of temper which neither the inaptitude of witnesses nor the badgering of counsel could ever disturb. — *Parton.* (73–5.7)

ILLUSTRATION OF THE FINISHED LETTER

The illustration shows the finished letter, ready for the dictator's signature or initials.

GRELLE

DILL & COLLINS CO.
PAPER MAKERS.
DELAWARE PAPER MILLS.
140 NORTH SIXTH STREET.
PHILADELPHIA.

OND. TREAS.

Mr. W. E. Ingersoll
24 East 28th Street
New York City

Under normal conditions, the mid-summer months constitute the season when the demand for paper slackens and makers thereof either close down for repairs, offer price inducements, or build up their manufactured stock, preparatory to the fall demand. The present season is phenomenal in that mills are running at record capacity with products sold months ahead and paper being shipped as fast as made. Unfortunately, these favorable surface indications are misleading and serve to hide alarming shortages of the essential materials, used in paper making, the consumption of which for months past has been far in excess of the production, and a consequent steady depletion of accumulated stock, accompanied by what is inevitable under such conditions, serious advances in cost.

Although the increased cost of raw materials, aggravated by a marked advance in wages and a shortening of the working hours of labor, has already forced the price of paper to unheard of figures, there is so far as we can determine no prospect of early relief, and the future therefore promises still further price-advances.

We have been successful thus far in maintaining the quality of all our papers, but as we use only materials of the highest grade, the extra expense to us has been so great that we are obliged to protect ourselves by a corresponding advance in selling price of our product.

We are therefore mailing you under separate cover a price list of "Stock Papers" only, revised to date, which cancels all previous quotations.

We trust that we may be favored with both your inquiries and your orders.

Yours very truly,

DILL & COLLINS CO.

(270-5.9)

METHOD OF PREPARING SPEED STUDIES

Different teachers will probably handle the Speed Studies in different ways. In this text the question is considered as a distinct problem as it is thought that continuous, concentrated effort toward the object of gaining speed will yield quicker and more lasting results. The following plan is suggested for the student to follow in the absence of more definite instructions:

Each Study should be written and rewritten until the required speed is obtained. The first time the Study is written, the time should be noted. If the required speed is not attained on the first copy, continue the practice until it is reached. The oblique character / in the exercises indicates the end of the test, but the sentences in all cases have been completed.

The importance of accuracy must always be kept in mind. But it is to be expected that errors will be made when the forcing of acceleration is begun. Therefore in correcting the practice work in the Speed Studies, the rules used in the International Contests may be applied.

INTERNATIONAL RULES FOR CORRECTING COPY

General Rules

1. The writing should be double space on legal size paper ($8\frac{1}{2} \times 13$ inches).
2. But one error shall be counted in any one word.
3. The first writing only is to be considered in all matter which is rewritten. The rewritten matter should be penalized as one error only.
4. The marginal stops should be set so as to make the writing line seventy spaces long.
5. Paragraphs may be indented five or ten spaces, but must be uniform throughout.

How Errors are Counted

Five words from the total number written are deducted for each of the following errors:

1. Improper spacing.
2. Omission of a word.
3. Striking a wrong letter.
4. Faulty use of shift key.
5. Transposition of letters or words.
6. Undue margin at bottom of sheet.
7. Piling letters at end of line or elsewhere.
8. Failure to commence line at starting point.
9. Inclined margin caused by not starting paper straight in machine.
10. Deviation from copy in punctuation, capitalization, paragraphing, etc.
11. Unevenness in the right-hand margin.

THIRTY-SECOND LESSON

IMPORTANT INFORMATION ABOUT TELEGRAMS AND CABLEGRAMS

Telegrams

The charge on telegrams is based on a minimum of ten words, exclusive of name, address and signature; therefore, to avoid extra cost, all unnecessary words should be omitted. The regular blanks furnished by the telegraph companies should invariably be used for telegrams.

In the body of a message all dictionary words, initial letters, surnames of persons, names of countries, counties, cities, towns, villages, states or territories, or names of the Canadian provinces, are counted as one word. Abbreviations of such names will be counted the same as if written in full. Abbreviations of weights and measures in common use will be counted each as one word. In ordinal numbers the affixes *st*, *d*, *nd*, *rd*, and *th* will each be counted as one word. A few abbreviations, such as C. O. D., F. O. B., A. M., etc., are counted as one word.

Never divide a word in a telegram, nor include any punctuation other than periods. Write all numbers in words; use no abbreviations. Write the name of the sender in the lower right-hand corner of the blank, on the line directly below the body of the telegram.

CLASS OF SERVICE DESIRED	
Fast Day Message	
Day Letter	
Night Message	
Night Letter	

Patrons should mark an X opposite the class of service desired; OTHERWISE THE TELEGRAM WILL BE TRANSMITTED AS A FAST DAY MESSAGE.

WESTERN UNION TELEGRAM

NEWCOMB CARLTON, PRESIDENT
GEORGE W. E. ATKINS, VICE-PRESIDENT BELVIDERE BROOKS, VICE-PRESIDENT

Receiver's No.
Check
Time Filed

Send the following telegram, subject to the terms on back hereof, which are hereby agreed to

Boston, July 6, 1916

Porter & Calhoun

24 East 28th Street

New York City

Close contract five thousand reams at six cents.

Letter follows.

GILL PATRICK COMPANY

CODE MESSAGES. In code systems one word is used to represent a phrase or a sentence common to the business. For example, the word "abrogate" might mean "we offer subject to immediate acceptance by wire the following."

speed must be pursued intelligently with a steady, definite purpose in view and a knowledge of the steps leading up to it. Speed is the result of five things: First, efficient fingering ability; second, accuracy; third, continuity of operation; fourth, steady nerves; and, fifth, concentration. The importance of the latter feature can hardly be overemphasized. Acquire the habit of concentration early in your work. Perform all of your work with the utmost concentration that you can command. The habit will grow, and as it does, your typing efficiency will increase.

THE SPEED STUDIES

The Speed Studies that follow have been graded according to stroke intensity — beginning with simple matter of low stroke intensity and proceeding to the more difficult. Stroke intensity is only an approximate method of comparing the difficulty of one study with another. It is based on the theory that each stroke requires approximately the same time. Hence it is obvious, if this is true, that the greater the number of strokes in a word the slower will be the word rate a minute. But the question is very greatly affected by the kind of matter — unfamiliar words that require closer attention naturally cut down the speed.

The Speed Studies have been selected with the idea of not only establishing a high-speed technique, but also of increasing the student's writing vocabulary. Therefore the articles used cover a wide range of topics — business, professional and technical. Teachers will appreciate the fact that the material has been selected from the works of standard authors and that it possesses literary merit.

It will be found that the matter used in the International Typewriting Contests runs very low in stroke intensity, and the records made by typists in these contests do not furnish an accurate standard. Moreover, an analysis of the matter used in these contests shows that words have been selected which distribute the strokes in the right-hand and left-hand divisions of the keyboard in such a way that the work of the two hands is alternated as much as possible. In the ordinary run of matter the left hand probably does about sixty per cent of the work, while the right hand does only forty per cent. By selecting the words in the copy used in these tests in the way above mentioned the work of the two hands is more nearly equalized, which greatly affects the speed of operation.

Another point affecting the speed in International Contests is the fact that when a typist begins a word and discovers that he has struck a wrong letter — and this is unfailingly detected by the expert — he discontinues the word, making no attempt to complete or correct it. Hence if a mistake is made early in a long word he saves the time and the effort of completing it. Owing to the rule that "but one error shall be counted in any one word" he is not penalized for not completing the word. It may be said, however, that the disturbance of the equilibrium resulting from the discovery of an error offsets to some extent the apparent gain derived from discontinuing the word.

In the Speed Studies, as in the preceding exercises of the text, the number of words is given at the end of the article, and this is followed by the stroke intensity, thus: (160–5.5). Words in ordinary matter will average about 5.5 strokes each, counting the spaces. In the studies all spaces are counted in the intensity as, of course, it requires one stroke to make the space between words. At the end of a line no space is made, hence that is not taken into consideration in the counting. Definite information as to the intensity of matter will enable the typist to make a comparison between various kinds of matter.

Code words are arranged alphabetically, and are followed by the translation. The terms and the various names of articles or classes of articles pertaining to a particular business, followed by suitable code words, are also arranged alphabetically for convenience in constructing code messages. In translating a code telegram either into plain language, or vice versa, the typist should use the greatest care to see that the wording and spelling are correct, as the change of a letter might alter the meaning, although carefully arranged codes would preclude the possibility of such an error.

NIGHT LETTERS. "Night Letters," or "Lettergrams," of fifty words or less may be sent at the rate of an ordinary day message of ten words. Additions of ten or more words are charged for at the rate of one-fifth of the regular day rate. Night letters may be delivered to the telegraph company at any time during the day for transmission, but will not be delivered at destination until the following morning. The telegraph companies will accept night letters any time during the day and up to 2:00 a. m. for delivery the next morning.

DAY LETTERS. "Day Letters" consisting of fifty words or less will be accepted at a charge of one and one-half times the usual minimum day rate, and one-fifth of the initial rate will be charged for each additional ten words or less. Day letters are accepted and forwarded as a deferred service subordinate to the priority of transmission of full-rate telegrams. They must be written in plain English, code language not admitted, and are not accepted for points outside the United States.

VARIOUS KINDS OF "CABLE" SERVICE

FULL-RATE CABLEGRAM. The regular full-rate fast cable service permits of the use of a code in the text of the message, but must be confined to English, French, German, Italian, Dutch, Portuguese, Spanish and Latin languages, words to contain not more than ten letters each; or of pronounceable artificial words of not more than ten letters each. In plain-language messages of this class each word of fifteen letters or less is counted as one word. All words — including name and address — are counted in the various kinds of cablegrams. For this reason nearly all business concerns doing a foreign business have a registered cable address. In private cables the initials of the addressee are generally omitted as the street address in connection with the surname is usually a sufficient identification.

DEFERRED SERVICE CABLE. There is also a "Deferred Service" at half the rate of the regular cablegram. Deferred service cablegrams are deliverable within twenty-four hours. This service is designed for cablegrams which are not of a pressing nature. The messages must be written in plain language of the country of origin or destination, or they may be written in French. Neither cipher nor code is permitted in such messages.

CABLE LETTERS. The "Cable Letter" is designed for a plain-language class of business and social communications which are not sufficiently urgent to warrant payment of full cable tolls. Cable letter tolls are based on an initial charge for the first twelve words plus a small charge for each additional word. They are subject to transmission at the convenience of the telegraph company and are due for delivery the following day.

WEEK-END LETTERS. The "Week-End Letter" differs from the cable letter only in the number of words included in the minimum charge and in the time of delivery. Week-end letters may be filed any time up to midnight Saturday, and are due for delivery the following Monday morning. The toll charge is based on a minimum of twenty-four words, with a nominal charge for excess words. Both the week-end letter and cable letter services are in operation only to Great Britain and Ireland, Holland, Belgium, the Argentine Republic, Chile,

etc., upon which, because of their frequency, sufficient practice will be obtained in the ordinary run of matter. Word writing is *intensive;* continuous straight matter, *extensive.* The primary basis of speed is responsive action of the fingers. When this is obtained straight matter is easy. Word practice is not uninteresting if it is approached properly. There should be variety in it, of course. No single word should be written over and over again until the fingers become exhausted. By changing to another word, and varying the practice, the tired fingers are relieved. The fingering exercises in the early lessons in Rational Typewriting have been selected with the view of developing an efficient technique, and will be found indispensable as a basis for both word and sentence practice.

SENTENCE PRACTICE

To relieve monotony, the word practice can be varied with some sentence practice on familiar sentences. The alphabetic sentences are best for obtaining a thorough command of the keyboard, but you will not be able to write these as rapidly as others containing words that are more common, the letters of which recur in more familiar sequence. Such sentences are also useful for reviews and for keeping in touch with the location of all the letters of the alphabet. Some letters like "x," "z," etc., do not occur with great frequency and unless the typist uses the alphabetic sentences for reviews the fingers will hesitate when these infrequent letters are encountered.

PARAGRAPH PRACTICE

The next step is to select short paragraphs for repeated practice, gradually increasing the length as confidence in your ability grows. Many typists use this kind of practice to assist in memorizing quotations from their favorite authors and thus bring an interest in the work that is productive of excellent results. Never push the speed beyond your limit; it will only result in building up habits fatal to high speed — but try to increase your limit a little every day.

A good point in favor of this plan of practicing for speed is that it may be begun quite early. For example, you can begin to accelerate your finger movement after you have passed the fourth or fifth lesson, using the words of the exercises and later the sentences.

CONTINUOUS MATTER

When you have developed quickness of fingering by the foregoing plan, you can begin copying straight matter — articles from magazines or books, or anything that will be of interest to you. The articles that follow have been selected especially for the purpose of assisting you to develop high speed along with accuracy. Do not be in a hurry to reach "championship" speed. Work along deliberately, well within your speed limit most of the time. Occasional spurts will not do any harm, but the most of your practice should be well within your power of successful accomplishment.

WHAT "SPEED" REALLY MEANS

Another point to remember is this: That occasional spurts of a minute or so at high speed mean nothing. Your *real* speed is the speed that you can maintain for a long period. That is also the *real test* of a typist. Speed is a growth. It does not come from a few hours or a few days of practice. Neither does it come from haphazard attempts at it. The quest of

Peru and Honolulu. They may be accepted for other European countries, however, at the London rate either for mail delivery from that point, or telegraphic delivery at an additional charge per word beyond London.

CLASS OF SERVICE DESIRED	
Full Rate	✓
Half Rate Deferred	
Cable Letter	
Week End Letter	

Patrons should mark an X opposite the class of service desired; OTHERWISE THE CABLEGRAM WILL BE TRANSMITTED AT FULL RATES.

WESTERN UNION CABLEGRAM

NEWCOMB CARLTON, PRESIDENT
GEORGE W. E. ATKINS, VICE-PRESIDENT BELVIDERE BROOKS, VICE-PRESIDENT

Number	
Time Filed	
Number of Words	

Send the following Cablegram, subject to the terms on back hereof, which are hereby agreed to

New York, July 10, 1916

Burman

Metropole

London

Sailing Finland Wednesday.

HARRIMAN

CHARACTERS NOT ON THE KEYBOARD

By holding the space bar down, on many machines, one character may be printed over another. On machines having a "back spacer" this is unnecessary, as the back spacer can be used much more quickly.

Division ÷, hyphen struck over colon.

Degree °, turn platen back slightly and strike small o.

Minutes ′, apostrophe.

Seconds ″, quotation marks.

Ditto ", quotation marks.

Dash —, two hyphens.

Equality =, strike hyphen, space back, depress the shift *very* slightly, and strike the hyphen again.

Multiplication ×, use small x; as, 2 x 4.

This sign is also used to represent "by" in architects' specifications.

To lower a character below the line to write certain symbols, turn the platen forward *slightly*; thus, H_2, SO_4.

In architects' specifications, bids, etc., the apostrophe is used to express "feet" and the quotation mark "inches." The quotation mark is used also for "ditto."

PART III

INTRODUCTION TO STUDIES IN THE ACQUIREMENT OF SPEED

SPEED IN TYPEWRITING

Much has been written on the subject of speed in typewriting, but the least said about the matter to beginners in the art the better it generally is, except it be that the student should be warned to let speed alone until he has acquired habits of accuracy in typing. Accuracy is of the first consideration. Speed, of course, is necessary, but it is something that must be built on the solid foundation of accuracy. Speed, it may be well for the student to understand from the outset, does not come so much from an attempt to strike a great number of keys in a given time as it does from *continuous operation of the machine.* A steady, uninterrupted pace will produce much more work in a day than is produced by many typists who rush along rapidly but spasmodically and whose work is interrupted by frequent stops to make corrections. Of course, when the habit of accuracy has been formed some work must be done to *accelerate movement* — but this should never be attempted at the expense of accuracy.

ACCELERATING FINGER ACTION

A few suggestions for acquiring speed will help the student when he has reached the proper stage. When he can operate the keyboard with certainty, when he knows the exact location of every key and can strike it unhesitatingly, he can begin some work in accelerating movement on continuous matter. Any of the words given in the practice exercises to be found in the preceding parts of this textbook will be good for that at the start. A review of some of these words in repeated practice will help in the "warming up" process which is needed in the acquirement of speed.

First write the word slowly until it can be fingered with a smooth, harmonious movement. Keep your mind concentrated intently on your work, *thinking* each letter and its position before striking it. Then gradually increase the speed until you can write the word as rapidly as your fingers will respond properly, but do not overdo it. Do not push the practice until you find yourself making errors. Errors are generally caused by a lack of concentration, by attempting to write mechanically before the fingers have been trained accurately to respond from reflex action.

WORD PRACTICE

The value of word practice in gaining speed is too frequently ignored by the student of typewriting, because of a desire to write something "practical." Much more can be accomplished in a given time in the way of accelerating finger action, and gaining independent finger control, by practicing independent words than by writing connected matter. That is the reason why so much attention was directed to this important phase of the work in the early lessons. In writing single words a selection can be made that will produce just the practice you need, as, for example, words that bring into play a certain finger, or a certain combination of letters. With sentences, this is not so easily accomplished, as there necessarily will be much repetition of frequently recurring, simple words like "an," "and," "the," "of," "is,"

EXERCISES IN TYPING TELEGRAMS AND CABLEGRAMS

Write the following telegrams and cablegrams on regular blanks. These may be obtained from the telegraph companies. If proper blanks cannot be secured, use half sheets, centering the word "TELEGRAM" or "CABLEGRAM" in the middle of the sheet at the top. Use current date, and the name of your city as the place from which the messages are sent.

1. TELEGRAM: Williamson & Boring, Manchester, New Hampshire. Please protect sight draft drawn to-day for fifty dollars. Henry Collins Company.

2. TELEGRAM: W. S. Mathews, 316 State Street, Chicago, Illinois. Can you go to New York Monday for interview? Wire answer. Elbert & Harmon.

3. TELEGRAM: C. E. Carleton, 140 Emerson Street, Portland, Oregon. Wire immediately if you can accept conditions our letter sixth. Henderson Hardware Company.

4. DAY LETTER: M. S. Martin, Hotel Statler, Cleveland, Ohio. Perkins & Andrews, Kansas City, wire consultation with our engineer is essential in negotiations for lighting contract. We have wired them you would leave Cleveland to-night. Complete correspondence, copy of our tentative proposition and alternatives with authority to close have been forwarded to you at Hotel Western, Kansas City. Simmons & Cahart.

5. NIGHT LETTER: Messrs. Powelton & Shayne, Main and 6th Streets, Spokane, Washington. We cannot recede from position taken in letter of fifteenth. A further analysis of the situation we think will convince you that our mutual interests will be best served by adhering to the policy already outlined. Mr. Hill will arrive Spokane to-morrow. He will present additional data. Smythe, Fallman & Hurd.

6. CODE TELEGRAM: Haldane & Grey, 16 Peachtree Street, Atlanta, Georgia. Rodane capek challenge explait verbosity allude pertain alcove immediate. O'Brien & Murphy.

7. CABLEGRAM--Full-Rate: Lyonaise, Paris. Close with Duquesne. Sturdico.

8. CABLEGRAM--Deferred Service: Joachim, Strand Hotel, London. Allerton on Cedric. Smiley & Wells.

9. CABLE LETTER: Dupage, 21 Harrington, Liverpool. Accept Cornwall quotations on satisfactory delivery date. Hopson.

10. WEEK-END LETTER: Ellison, twenty-two Strand, London. Conditions at Scranton factory so far relieved that we can accept orders up to usual capacity for ninety days delivery of material within five days of order and specifications for fabricated. Morrison promised orders Monday conditional your priority. Cable instructions immediately. Hartsdale.

ADDRESSES FOR ENVELOPES

On regular business envelopes, arrange the following addresses, using your best judgment in arrangement:

Bair & Peters, Journal Building, Portland, Oregon.

Depot New Departure, 16 Rue d'Armaille, Paris, France.

Messrs. Rowe & Wood, 2276 Aberdeen St., Montreal, Quebec, Canada.

Massachusetts Cotton Mills, Lowell, Massachusetts.

Franklin W. Hobbs, Treas., Arlington Mills, Lawrence, Massachusetts.

American Typewriter Co., 265 Broadway, New York City.

President, Leland Stanford Jr. University, Palo Alto, Cal.

John Wanamaker, Broadway, Fourth Avenue, Ninth & Tenth Sts., New York City.

Mr. J. F. Spaulding, General Agent, N. Y., N. H. & H. R. R. Co., Boston, Mass.

S. V. Greenberg, Esq., 106 Chestnut Avenue, Forest Gate, London, E. C., England.

Remington Typewriter Co., 327 Broadway, New York City.

Jacob Holst, Copenhagen, Denmark.

Mr. Graham Lloyd, Traffic Agent for Michigan Central Ry., Buffalo, N. Y.

Honolulu Iron Works Company, Honolulu, H. I.

L. C. Smith & Bros. Typewriter Co., Syracuse, N. Y.

Mr. J. J. Southwick, Avenida de Mayo, 1365, Buenos Aires, Argentina.

The Curtis Publishing Company, Philadelphia, Pennsylvania.

Mr. F. G. Spalding, 422 The Speedway, Indianapolis, Indiana.

Mr. George H. Hankinson, Hotel Metropole, New Westminster, British Columbia, Canada.

Monarch Typewriter Co., 300 Broadway, New York City.

Miss M. C. Gallagher, 99 Risebridge Road, Gidea Park, Essex Co., England.

Mr. James Guggenslocker, Atlantic Transportation Co., 328 Rialto Bldg., Chicago, Ill.

Underwood Typewriter Co., Inc., Church and Vesey Streets, New York City.

Sergeant John A. Morris, Military Hospital, Barrow-in-Furness, England.

Smith Premier Typewriter Co., 319 Broadway, New York City.

Mr. Ward C. McCloskey, Principal, Central High School, Santurce, San Juan, Porto Rico.

Mrs. Amelia M. Morris, c/o Hotel McAlpin, 34th Street and 6th Avenue, New York City.

Mr. Wm. R. Foster, c/o Merchants Despatch Transportation Company, E. Rochester, New York.

Mr. Louis N. Jimenez, c/o Collector General of Customs, Managua, Nicaragua, C. A.

Mr. Francis H. SoRelle, c/o Camp Odell, Orange Lake, nr. Newburgh, New York.

In addition to the foregoing, direct envelopes for all the model letters.

THIRTY-THIRD LESSON

The letter below is an illustration of a letter as it would be written by a typist who is unskilled in arrangement. On the following page is the same letter rewritten to bring out the outstanding features. Study the First Exercise in comparison with the Second. Make one copy of the Second Exercise. Then, from the First Exercise, make another copy, arranging the matter as skillfully as you can. Arrange each exercise on a separate full-size sheet.

FIRST EXERCISE

Boston, March 17, 1916

The Profit Sharing Insurance Company
Hartford, Connecticut

Gentlemen:

In March, 1904, I insured in your company for $20,-000.00 on the Ordinary Life Plan, Semi-Tontine ten years, at the age of sixty, the premium being $1,535. Your agent represented to me at the time of taking out the policy that at the end of the ten years the company would guarantee in cash $6,119.60; and dividends would approximate $7,312.60; in all, $13,432.20, or upon certain conditions I could have $10,179.00 added to my policy.

I am just in receipt of a notice of maturity of the ten-year tontine dividend period, and find that the company offers me in cash a guarantee of $6,275.40 and tontine dividend $7,507.16; in all, $13,782.56, or paid up addition in lieu of the cash dividend, $10,447.00. From the above it can be seen that the company gives me $350.-36 more in cash than the agent represented at the time I insured.

I believe the Profit Sharing Company to be one of the strongest and best managed institutions in the country, and I am glad to recommend it.

Yours truly,

BRYANT & STRATTON-RHODE ISLAND
COMMERCIAL SCHOOL
INCORPORATED
BUTLER EXCHANGE PROVIDENCE

The Gregg Publishing Company
77 Madison Avenue
New York City

DONOVAN & ARMSTRONG
ADVERTISING
COMMONWEALTH BUILDING
PHILADELPHIA

1. Illustration of address on large envelope.

Mr. Ayrton A. Howard
600 Fulton Street
Rochester, Indiana

THE PLIMPTON PRESS
NORWOOD MASS. U.S.A.
Perfect Bookmaking in its Entirety

2. Illustration of block form of address.

Benziger Bros., Publishers
36 Barclay Street
New York City

J-E-LINDE PAPER Co.
BEEKMAN & CLIFF STS.
NEW YORK

3. Illustration of three-line address.

Mr. E. L. Morgenstern
Mississippi River Commission
12th Floor, Queen & Crescent Bldg.
New Orleans, Louisiana

4. Illustration of four-line address.

Read the directions for preparing this exercise as given on the preceding page.

Boston, March 17, 1916

The Profit Sharing Insurance Company
Hartford, Connecticut

Gentlemen:

In March, 1904, I insured in your company for $20,000.00 on the Ordinary Life Plan, Semi-Tontine ten years, at the age of sixty, the premium being $1,535.

Your agent represented to me at the time of taking out the policy that at the end of ten years the company would

Guarantee in cash	$ 6,119.60
And Dividends would approximate	7,312.60
In all	13,432.20
Or, upon certain conditions, I could have added to my policy	10,179.00

I am just in receipt of notice of maturity of the ten-year tontine dividend period, and find that the company offers me

Guarantee in cash	6,275.40
And Tontine Dividend	7,507.16
In all	13,782.56
Or paid-up addition in lieu of the cash dividend	10,447.00

From the above it can be seen that the company gives me $350.36 more in cash than the agent represented at the time I insured.

I believe the Profit Sharing Company to be one of the strongest and best managed institutions in the country, and I am glad to recommend it.

Yours truly,

THIRTY-SIXTH LESSON

DIRECTING ENVELOPES

The chief consideration in directing envelopes is accuracy; the second, attractive form. Too great care cannot be exercised in the former. The spelling of the name is very important — and it should be the same as that adopted by the owner of the name. He is the only authority on that — a law unto himself — and it is a mark of courtesy to consider his wishes in that respect.

The name occupies the first line of the address on the envelope, the number and the name of the street are placed on the second, and the third line contains the name of the city and the state.

The first line begins just below the middle of the envelope and each succeeding line is indented five or ten spaces, depending on the size of the envelope and the length of address.

The name of the state should always be given even when the letter is addressed to a large city.

The titles "Mr.," "Mrs.," "Miss," or "Messrs." should always be used unless others are given.

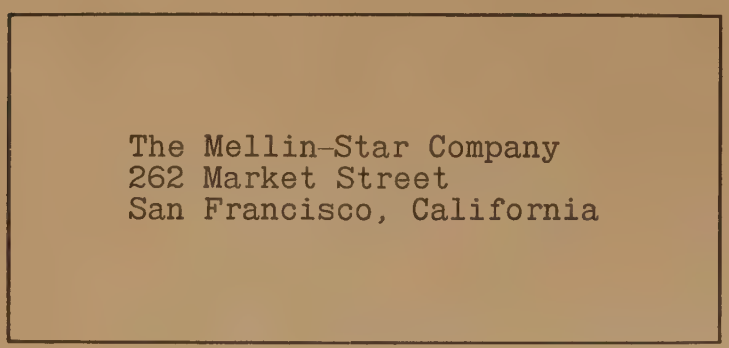
Where the address is long it may occupy four lines.

A letter directed to an official should bear his official title on the envelope. All lines in addresses on envelopes begin with capitals. Punctuation may be omitted at the end of lines. "No." is not required before street numbers, nor "P. O." before "Box" when the post-office box number is given. In writing "c/o" use a small "c."

Do not use the word "city" as a substitute for the name of a city in directing envelopes.

The forms on the following page will show the proper balance of addresses on envelopes.

The addresses on longer or larger envelopes should be arranged similarly. A new form of addressing envelopes, adopted by some concerns, is as follows:



Any incidental direction, such as "Personal," "Box 19," "General Delivery," "Care of," and similar instructions, may be placed in the lower left-hand corner.

The envelope should always bear the return address of the writer.

In directing envelopes, use the tabulator or self-starter to move the carriage to the beginning of each line, as much time can be gained in this way. Reread carefully the instructions concerning Remington Self-starter and Underwood Tabulator.

THIRTY-FOURTH LESSON

FIRST EXERCISE — ROUGH DRAFT

Great care should be used in copying rough drafts to insert the interlineations in the proper places and to arrange the matter skillfully. Read such papers through carefully and decide upon proper paragraphing and punctuation before starting to write. In making a copy from a rough draft, insert *all necessary corrections*, regardless of whether the writer incorporated them or not. Make one correct copy of the following exercise.

Phila., 18 Dec, 1892.

Gentlemen:

Your letter to the Secty of State, dated, if I recollect rightly, the 5th inst, intimating, among other things, that you had failed in an attempt which had been made to import workmen from Scotland, equally with that for obtaining them from Holland, fills me with real concern; for in the Federal City I am very apprehensive; if your next campaign is not marked with vigor, it will cast such a cloud over this business, and will so arm the enemies of the measure, as to enable them to give it, if not its death blow, a wound from which it will not easily recover. Every thing, in a manner, depends upon the celerity with which the public buildings are then carried on; Nothing short of the absolute want of money related the work; nothing, therefore, ought to delay the business.

With great and sincere regard and esteem.
I am, Gentlemen
Respectfully yours,

sale of lots, private buildings, good or evil reports, all, all will be influenced regulated thereby

Wash. ington D. C.

Dec 20, 19

Mr. Chas Braudon,
Boston Mass.

Dear Sir:

The entire propriety and even the necessity of an examination before appointment to Government clerkships can hardly be questioned. For, otherwise, there certainly would be an occasional appointment of a very illiterate person. The management and the subjects of the civil service examination are more particularly assailed.

Whenever feasible a special and technical examination is held. Small is the number of applicants who have any special training in or knowledge of the work in the department. These examinations must be conducted in a general character and to ascertain the applicants general education and intelligence.

The Government pays its clerks the best salaries, and it is entitled to the best service. All else being equal a common school education must be a requirement in the selection of competent clerks. With great esteem, I am, yours truly,

Examining them as to test special fitness for any class of clerical work would also be practical.

Even indeed argue against examination.

The need of civil service reform originated in the great necessity of securing efficient appointments free from political favoritism.

SECOND EXERCISE

Make one correct copy of the following exercise.

S P E C I F I C A T I O N

TILE ROOFS: all roofs to be tiled will be filled with concrete by the Mason graded to the leaders & finished with a floated coat of Portland cement mortar. ~~On the surface provided by the General Contractor~~ on this surface this Contractor shall apply a coat of ~~asphaltic cement~~ ~~tar pitch, applied hot~~, ~~consisting of 85% of straight run coal tar pitch and 15% of refined Trinidad asphalt~~, ~~straight run coal~~ OK applied hot, and on same waterproof

in five thicknesses, using the best quality of saturated roofing felt to weigh not less than 15 lbs per 100 square feet of ~~laid with a lap of 1/5th the width of the~~ single ply. The felt to be laid with a lap of 1/5th width of the sheets and each layer and all laps must be solidly ~~sheets and with the laps entirely coated with the asphalt~~ cemented together with hot asphaltic cement. there shall be used not less than 15 lbs of roofing felt & 25 gallons of ~~ic cement~~. asphalt cement Coal tar pitch for each 100 square feet of roof surface.

Flash around all plumbing pipes, using 6 lb sheet lead carried out 5" on the waterproofing & broken down into the hub of the pipes.

Base Flash the junction of the roofs with all walls & vertical surfaces ~~and walls~~, ~~the roof house walls, chimney, etc.~~, using 16 oz. soft ~~inlaid~~ copper carried out 4" on the waterproofing ~~third layer of the felt~~ and up at least 12" on the vertical surfaces. Cap-flash all flashing using 16 oz cold rolled copper same covering the flashing 4" carried down 4" over the flashing & and building the capping 4" into the ~~masonry~~. walls.

Cement all flashing to the waterproofing by laying 2 thicknesses of felt over same, coated as spec. above

~~Where leaders occur provide scuppers 2" deep of 20~~ Provide for all leader outlet scuppers 10 x 10 x 2" deep of 20 cold rolled oz. copper with a shoulder to receive the tile and carry same 4" out on the ~~third thickness of the felt~~. waterproofing & Cement as spec. for flashing.

THIRTY-FIFTH LESSON

Make one correct copy of each exercise. Read the rough draft through carefully, noting all corrections and deciding upon paragraphing and punctuation.

FIRST EXERCISE

Treas Dept, 6th Auditors Office,
Washn'g, D. C, Oct 26, 19

Sir:

The report of the business if this office for the fis- fiscals year ending Aug. 3rd 19 , is respectfully subkitted herewith

I am pleased to state that the work of this bureau is in exc- excellent condition, and fully up to the requirements of the dept. In fact it is m re advanced at this time than it has usuallu been. The result has been accomplished by most unremitting efforts on the part of the officers and emp loyees of the office. By reason of the growth of the postal srvice, the work of this office is always on the increase, while a correspo ding increase of force is not made. The want of more clerks has been seriously felt in several divisions, but most severely in that branch of that office which assorts and numbers the money orders and postal notes.

Resp'y Subkitted,

Hon Chas Foster,
Sec of the Treasury

Auditor